



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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September 28, 2023

Lending and Deposit Rates of Scheduled Commercial Banks - September 2023

Data on [lending and deposit rates of scheduled commercial banks \(SCBs\)](#) (excluding regional rural banks and small finance banks) for the month of September 2023.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 3 basis points (bps) from 9.44 per cent in July 2023 to 9.47 per cent in August 2023.
- The WALR on outstanding rupee loans of SCBs remained unchanged at 9.84 per cent in August 2023 compared to the previous month.¹
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.60 per cent in August 2023 to 8.70 per cent in September 2023.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 50.2 per cent at end-June 2023 while that of MCLR linked loans was 44.8 per cent.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs increased by 1 bp from 6.35 per cent in July 2023 to 6.36 per cent in August 2023.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 6 bps from 6.54 per cent in July 2023 to 6.60 per cent in August 2023.¹

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Shweta Sharma
Deputy General Manager

¹ Data exclude the impact of the merger of a non-bank with a bank.