



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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October 31, 2022

Lending and Deposit Rates of Scheduled Commercial Banks - October 2022

Data on [lending and deposit rates of scheduled commercial banks \(SCBs\)](#) (excluding regional rural banks and small finance banks) for the month of October 2022.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 26 basis points (bps) from 8.33 per cent in August 2022 to 8.59 per cent in September 2022.
- The WALR on outstanding rupee loans of SCBs increased by 10 bps from 9.13 per cent in August 2022 to 9.23 per cent in September 2022.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 7.75 per cent in September 2022 to 7.90 per cent in October 2022.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 9 bps from 5.29 per cent in August 2022 to 5.38 per cent in September 2022.

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Rupambara
Director (Communications)