



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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September 30, 2024

## Lending and Deposit Rates of Scheduled Commercial Banks – September 2024

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of September 2024 are set out in Tables 1 to 7.

### Highlights:

#### Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs stood at 9.41 per cent in August 2024 (9.40 per cent in July 2024).
- The WALR on outstanding rupee loans of SCBs remained unchanged in August 2024 at 9.91 per cent from that of July.<sup>1</sup>
- 1-Year median Marginal Cost of fund-based Lending Rate (MCLR) of SCBs increased to 8.95 per cent in September 2024 (8.90 per cent in August 2024).
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 57.5 per cent at end-June 2024 (56.6 per cent at end-March 2024), while that of MCLR linked loans was 38.6 per cent (39.2 per cent at end-March 2024).<sup>1</sup>

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.46 per cent in August 2024 as compared to 6.48 per cent in July 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 6.93 per cent in August 2024 (6.92 per cent in July 2024).<sup>1</sup>

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<sup>1</sup> Data exclude the impact of the merger of a non-bank with a bank.