



भारतीय रिज़र्व बैंक  
RESERVE BANK OF  
INDIA

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई-400001

Department of Communication, Central Office, Shahid Bhagat Singh Marg,  
Fort,

Mumbai-400001 फोन/Phone: 022- 22660502

## Lending and Deposit Rates of Scheduled Commercial Banks - November 2023

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of November 2023 are set out in Tables 1 to 7.

### Highlights:

#### Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs was at 9.50 per cent in October 2023 (9.38 per cent in September 2023).
- The WALR on outstanding rupee loans of SCBs moved to 9.84 per cent in October 2023 from 9.83 in September 2023.<sup>1</sup>
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs remained unchanged at 8.70 per cent in November 2023.

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs moved to 6.31 per cent in October 2023 from 6.32 per cent in September 2023.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was at 6.75 per cent in October 2023 (6.69 per cent in September 2023).<sup>1</sup>

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**Ajit Prasad**  
Director (Communications)

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