



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 30, 2022

Lending and Deposit Rates of Scheduled Commercial Banks – December 2022

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

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 17 basis points (bps) from 8.69 per cent in October 2022 to 8.86 per cent in November 2022.
- The WALR on outstanding rupee loans of SCBs increased by 8 bps from 9.35 per cent in October 2022 to 9.43 per cent in November 2022.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.05 per cent in November 2022 to 8.21 per cent in December 2022.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 47.6 per cent at end-September 2022 while that of MCLR linked loans was 46.5 per cent.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 13 bps from 5.49 per cent in October 2022 to 5.62 per cent in November 2022.