



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

वेबसाइट : [www.rbi.org.in/hindi](http://www.rbi.org.in/hindi)

Website : [www.rbi.org.in](http://www.rbi.org.in)

ई-मेल/email : [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)



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

January 31, 2023

**Lending and Deposit Rates of Scheduled Commercial Banks - January 2023**

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

**Highlights:**

**Lending Rates:**

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 02 basis points (bps) from 8.86 per cent in November 2022 to 8.88 per cent in December 2022.
- The WALR on outstanding rupee loans of SCBs increased by 10 bps from 9.42 per cent in November 2022 to 9.52 per cent in December 2022.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.21 per cent in December 2022 to 8.35 per cent in January 2023.

**Deposit Rates:**

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 16 bps from 5.62 per cent in November 2022 to 5.78 per cent in December 2022.

**Press Release: 2022-2023/1642**

**Rupambara**  
Director (Communications)