



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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January 31, 2025

## Lending and Deposit Rates of Scheduled Commercial Banks – January 2025

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during January 2025 are set out in Tables 1 to 7.

### Highlights:

#### Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs declined to 9.25 per cent in December 2024 from 9.40 per cent in November 2024.
- The WALR on outstanding rupee loans of SCBs moderated to 9.87 per cent in December 2024 from 9.89 per cent in November 2024.<sup>1</sup>
- 1-Year median Marginal Cost of fund-based Lending Rate (MCLR) of SCBs remained unchanged at 9.00 per cent in January 2025.

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.57 per cent in December 2024 as compared to 6.46 per cent in November 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 7.00 per cent in December 2024 (6.98 per cent in November 2024).<sup>1</sup>

Press Release: 2024-2025/2060

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