



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort,
Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

February 28, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – February 2025

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of February 2025 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 9.32 per cent in January 2025 (9.25 per cent in December 2024).
- The WALR on outstanding rupee loans of SCBs declined to 9.87 per cent in January 2025 from 9.88 per cent in December 2024.¹
- 1-Year median Marginal Cost of funds-based Lending Rate (MCLR) of SCBs increased to 9.05 per cent in February 2025 from 9.0 per cent in January 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.56 per cent in January 2025 as compared to 6.57 per cent in December 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 7.02 per cent in January 2025 (7.0 per cent in December 2024).¹

Press Release: 2024-2025/2282

Ajit Prasad
Deputy General Manager
(Communications)

¹ Data exclude the impact of the merger of a non-bank with a bank.