



भारतीय रिज़र्व बैंक  
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## Lending and Deposit Rates of Scheduled Commercial Banks - May 2023

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

### Highlights:

#### Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs decreased by 23 basis points (bps) from 9.32 per cent in March 2023 to 9.09 per cent in April 2023.
- The WALR on outstanding rupee loans of SCBs increased by 4 bps from 9.72 per cent in March 2023 to 9.76 per cent in April 2023.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs remained unchanged at 8.60 per cent in May 2023.

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs decreased by 12 bps from 6.48 per cent in March 2023 to 6.36 per cent in April 2023.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 12 bps from 6.16 per cent in March 2023 to 6.28 per cent in April 2023.

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