



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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June 30, 2023

Lending and Deposit Rates of Scheduled Commercial Banks - June 2023

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

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 19 basis points (bps) from 9.08 per cent in April 2023 to 9.27 per cent in May 2023.
- The WALR on outstanding rupee loans of SCBs increased by 2 bps from 9.76 per cent in April 2023 to 9.78 per cent in May 2023.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.60 per cent in May 2023 to 8.65 per cent in June 2023.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 49.6 per cent at end-March 2023 while that of MCLR linked loans was 45.5 per cent.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs decreased by 4 bps from 6.36 per cent in April 2023 to 6.32 per cent in May 2023.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 9 bps from 6.28 per cent in April 2023 to 6.37 per cent in May 2023.