



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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June 28, 2024

Lending and Deposit Rates of Scheduled Commercial Banks – June 2024

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of June 2024 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 9.39 per cent in May 2024 (9.55 per cent in April 2024).
- The WALR on outstanding rupee loans of SCBs was unchanged at 9.83 per cent in May 2024.¹
- 1-Year median Marginal Cost of fund-based Lending Rate (MCLR) of SCBs moved to 8.85 per cent in June 2024 from 8.79 per cent in May 2024.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 57.5 per cent at end-March 2024 (56.9 per cent at end-December 2023) while that of MCLR linked loans was 38.3 per cent (38.8 per cent at end- December 2023).¹

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.47 per cent in May 2024 compared to 6.48 per cent in April 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was at 6.93 per cent in May 2024 (6.91 per cent in April 2024).¹

Press Release: 2024-2025/588

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