



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 31, 2023

Lending and Deposit Rates of Scheduled Commercial Banks - July 2023

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

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs decreased by 7 basis points (bps) from 9.27 per cent in May 2023 to 9.20 per cent in June 2023.
- The WALR on outstanding rupee loans of SCBs increased by 4 bps from 9.78 per cent in May 2023 to 9.82 per cent in June 2023.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs decreased from 8.65 per cent in June 2023 to 8.63 per cent in July 2023.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs increased by 2 bps from 6.32 per cent in May 2023 to 6.34 per cent in June 2023.
- The WADTDR on outstanding rupee term deposits of SCBs increased by 10 bps from 6.37 per cent in May 2023 to 6.47 per cent in June 2023.

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