



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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August 30, 2022

**Lending and Deposit Rates of Scheduled Commercial Banks - August 2022**

Data on [lending and deposit rates of scheduled commercial banks \(SCBs\)](#) (excluding regional rural banks and small finance banks) for the month of August 2022 are set out in Tables 1 to 5.

**Highlights:**

**Lending Rates:**

- On month-on-month basis, the weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 24 basis points (bps) from 7.94 per cent in June 2022 to 8.18 per cent in July 2022.
- Amongst domestic banks, WALR on fresh rupee loans of public sector banks (PSBs) increased by 14 bps to 7.46 per cent in July 2022, while for private banks (PVBs), it increased by 15 bps to 9.05 per cent during the month.
- WALR on outstanding rupee loans of SCBs increased by 8 bps from 8.93 to 9.01 per cent in July 2022. Among domestic banks, WALR on outstanding rupee loans of PSBs and PVBs increased by 5 bps and 10 bps, respectively, during July 2022.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased by 10 bps from 7.55 per cent in July 2022 to 7.65 per cent in August 2022.
- For PSBs, 1-Year median MCLR increased from 7.55 per cent in July 2022 to 7.65 per cent in August 2022. In case of PVBs, it increased by 3 bps to 8.53 per cent during the month.

**Deposit Rates:**

- The weighted average domestic term deposit rate (WADTDR) for outstanding rupee term deposits of SCBs increased by 9 bps from 5.13 per cent in June 2022 to 5.22 per cent in July 2022.
- The WADTDR of PSBs rose by 10 bps from 5.17 per cent in June 2022 to 5.27 per cent in July 2022, whereas for PVBs, it rose by 5 bps from 5.25 per cent in June 2022 to 5.30 per cent in July 2022.