



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 31, 2024

Lending and Deposit Rates of Scheduled Commercial Banks – July 2024

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) for the month of July 2024 are presented in Tables 1 to 7.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs stood at 9.32 per cent in June 2024 (9.45 per cent in May 2024).
- The WALR on outstanding rupee loans of SCBs was placed at 9.91 per cent in June 2024 (9.88 per cent in May 2024).¹
- 1-Year median marginal cost of fund-based lending rate (MCLR) of SCBs remained unchanged at 8.85 per cent in July 2024.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.46 per cent in June 2024 compared to 6.47 per cent in May 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was at 6.91 per cent in June 2024 (6.93 per cent in May 2024).¹

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Ajit Prasad
Deputy General Manager
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¹ Data exclude the impact of the merger of a non-bank with a bank.