



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शाहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

July 31, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – July 2025

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of July 2025 are set out in Tables 1 to 7.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs declined to 8.62 per cent in June 2025 from 9.20 per cent in May 2025.
- The WALR on outstanding rupee loans of SCBs dropped to 9.48 per cent in June 2025 from 9.69 per cent in May 2025.¹
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.75 per cent in July 2025 from 8.90 per cent in June 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.75 per cent in June 2025 as compared to 6.11 per cent in May 2025.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 6.99 per cent in June 2025 (7.07 per cent in May 2025).¹

Press Release: 2025-2026/818

Ajit Prasad
Deputy General Manager
(Communications)

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