



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, शहीद 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

December 31, 2024

Lending and Deposit Rates of Scheduled Commercial Banks – December 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 December 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 9.40 per cent as at end-November 2024 (9.54 per cent in October 2024).
- The WALR on outstanding rupee loans of SCBs was 9.89 per cent at end-November 2024 (9.90 per cent in October 2024).¹
- 1-Year median Marginal Cost of fund-based Lending Rate (MCLR) of SCBs remained unchanged at 9.00 per cent in December 2024.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 59.4 per cent at end-September 2024 (57.9 per cent at end-June 2024), while that of MCLR linked loans was 36.9 per cent (38.2 per cent at end-June 2024).¹

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.46 per cent at end-November 2024 (6.44 per cent in October 2024).
- The WADTDR on outstanding rupee term deposits of SCBs was 6.98 per cent as at end-November 2024 (6.96 per cent at end-October 2024).¹

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Ajit Prasad
Deputy General Manager
(Communications)

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