



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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June 30, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – June 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 June 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 9.20 per cent in May 2025 from 9.26 per cent in April 2025.
- The WALR on outstanding rupee loans of SCBs dropped marginally to 9.69 per cent in May 2025 from 9.70 per cent in April 2025.¹
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.90 per cent in June 2025 from 8.95 per cent in May 2025.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 61.6 per cent at end-March 2025 (60.6 per cent at end-December 2024), while that of MCLR linked loans was 34.9 per cent (35.9 per cent at end-December 2024).¹

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.11 per cent in May 2025 as compared to 6.34 per cent in April 2025.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 7.07 per cent in May 2025 (7.10 per cent in April 2025).¹

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(Communications)

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