

TABLE 62 : STRUCTURE OF INTEREST RATES

(Per cent per Annum)											
Year (as at end March)	Call/ Notice Money Rates	Five Major Banks						All SCBs			
		Deposit Rates*				Lending Rates*	MCLR* (1-year)	WALR - Outstanding Rupee Loans\$	WALR - Fresh Rupee Loans\$	1-Year MCLR (Median)\$	WADTDR- Outstanding Term Deposits \$
		Savings#	Term Deposits								
			1-3 years	3-5 years	Above 5 years						
1	2	3	4	5	6	7	8	9	10	11	12
2007-08	6.07	3.50-3.50	8.00-8.75	8.00-8.75	8.50-9.00	12.25-15.75	--	--	--	--	--
2008-09	7.26	3.50-3.50	8.00-8.75	8.00-8.50	7.75-8.50	11.50-16.75	--	--	--	--	--
2009-10	3.29	3.50-3.50	6.00-7.00	6.50-7.50	7.00-7.75	11.00-15.75	--	--	--	--	--
2010-11	5.89	3.50-3.50	8.25-9.00	8.25-8.75	8.50-8.75	8.25-9.50	--	--	--	--	--
2011-12	8.22	4.00-4.00	9.00-9.25	9.00-9.25	8.50-9.25	10.00-10.75	--	--	--	--	--
2012-13	8.09	4.00-4.00	8.75-9.00	8.75-9.00	8.50-9.00	9.70-10.25	--	--	--	--	--
2013-14	8.28	4.00-4.00	8.75-9.25	8.75-9.10	8.50-9.10	10.00-10.25	--	12.11	--	--	8.79
2014-15	7.97	4.00-4.00	8.50-8.75	8.50-8.75	8.25-8.50	10.00-10.25	--	11.76	11.07	--	8.57
2015-16	6.98	4.00-4.00	7.25-7.50	7.00-7.50	7.00-7.30	9.30-9.70	--	11.20	10.47	--	7.73
2016-17	6.25	4.00-4.00	6.75-7.00	6.50-6.90	6.50-6.75	7.75-8.20	8.00-8.50	10.80	9.74	8.60	6.97
2017-18	5.94	3.50-4.00	6.40-6.75	6.25-6.70	6.25-6.75	7.80-7.95	8.15-8.30	10.25	9.34	8.40	6.67
2018-19	6.27	3.50-4.00	6.25-7.25	6.25-7.25	6.25-7.25	8.05-8.55	8.45-8.80	10.23	9.69	8.75	6.89
2019-20	5.43	3.00-3.50	5.00-6.20	5.70-6.40	5.70-6.40	7.45-7.90	7.75-8.20	9.92	8.71	8.20	6.38
2020-21	3.44	2.70-3.00	4.90-5.30	5.25-5.35	5.25-5.50	6.55-7.05	7.00-7.40	9.10	7.92	7.30	5.28
2021-22	3.26	2.70-3.00	5.00-5.20	5.05-5.45	5.05-5.60	6.45-7.00	7.00-7.30	8.74	7.63	7.25	5.03
2022-23	5.42	2.70-3.00	5.30-5.60	5.35-6.10	5.35-5.90	6.80-7.65	7.60-7.90	8.93	7.94	7.40	5.13
2023-24	6.63	2.70-3.00	6.50-7.25	6.50-7.00	6.00-6.90	8.00-8.60	8.65-9.10	9.85	9.37	8.80	6.89
2024-25	6.51	2.70-3.00	6.70-7.25	6.50-7.00	6.00-6.90	8.15-8.45	9.00-9.10	9.77	9.35	9.00	7.11
2025-26 @	5.38	2.50-2.50	6.25-6.70	6.25-6.60	5.85-6.60	7.95-8.20	8.50-9.00	9.48	8.62	8.75	6.99

Notes : * : Data on deposit and lending rates relate to five major Public Sector Banks up to 2003-04. While for the subsequent years, they relate to five major banks.

: Savings deposit rate from 2011-12 onwards relates to balance up to 1 lakh. Savings deposit rate was deregulated with effect from October 25, 2011.

\$: Data on Weighted Average Lending Rates (WALRs), weighted Average Domestic Term Deposit Rate (WADTDR) and 1-year median marginal cost of funds-based lending rate (MCLR) pertain to all scheduled commercial banks (excluding RRBs and SFBs).

@ : As on July 29, 2025; except for WALRs, WADTDR (June 2025) and 1-year median MCLR (July 2025).

1. Data on lending rates in column (7) relate to Benchmark Prime Lending Rate (BPLR) for the period 2004-05 to 2009-10; Base Rate for 2010-11 to 2015-16 and Marginal Cost of Funds Based Lending Rate (MCLR) (overnight) for 2016-17 onwards. BPLR system was replaced by the Base Rate System from July 1, 2010, which, in turn, was replaced by the MCLR System effective April 1, 2016.

Sources : Scheduled Commercial Banks (excluding RRBs and SFBs) and the Reserve Bank of India.