



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

November 28, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – November 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 November 2025 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 8.64 per cent in October 2025 (8.50 per cent in September 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.24 per cent in October 2025 from 9.26 per cent in September 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.50 per cent in November 2025 from 8.55 per cent in October 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.57 per cent in October 2025 (5.61 per cent in September 2025).
- The WADTDR on outstanding rupee term deposits of SCBs was 6.78 per cent in October 2025 (6.82 per cent in September 2025).

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Ajit Prasad
Deputy General Manager
(Communications)