



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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August 29, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – August 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 August 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 8.80 per cent in July 2025 (8.62 per cent in June 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.38 per cent in July 2025 from 9.44 per cent in June 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.60 per cent in August 2025 from 8.75 per cent in July 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs moderated to 5.61 per cent in July 2025 from 5.75 per cent in June 2025.
- The WADTDR on outstanding rupee term deposits of SCBs was 6.92 per cent in July 2025 (7.00 per cent in June 2025).

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