



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Lending and Deposit Rates of Scheduled Commercial Banks – January 2026

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of January 2026 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 8.28 per cent in December 2025 (8.71 per cent in November 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.06 per cent in December 2025 from 9.21 per cent in November 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.40 per cent in January 2026 from 8.45 per cent in December 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.67 per cent in December 2025 (5.59 per cent in November 2025).
- The WADTDR on outstanding rupee term deposits of SCBs declined to 6.68 per cent in December 2025 from 6.73 per cent in November 2025.

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