



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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February 28, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – February 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 February 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 9.32 per cent in January 2025 (9.25 per cent in December 2024).
- The WALR on outstanding rupee loans of SCBs declined to 9.87 per cent in January 2025 from 9.88 per cent in December 2024.¹
- 1-Year median Marginal Cost of funds-based Lending Rate (MCLR) of SCBs increased to 9.05 per cent in February 2025 from 9.0 per cent in January 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.56 per cent in January 2025 as compared to 6.57 per cent in December 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 7.02 per cent in January 2025 (7.0 per cent in December 2024).¹

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Ajit Prasad
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(Communications)

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