



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Lending and Deposit Rates of Scheduled Commercial Banks – March 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 March 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 9.40 per cent in February 2025 (9.32 per cent in January 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.80 per cent in February 2025 from 9.87 per cent in January 2025.<sup>1</sup>
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs declined to 9.00 per cent in March 2025 from 9.05 per cent in February 2025.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 60.6 per cent at end-December 2024 (59.4 per cent at end-September 2024), while that of MCLR linked loans was 35.9 per cent (36.9 per cent at end-September 2024).<sup>1</sup>

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.48 per cent in February 2025 as compared to 6.56 per cent in January 2025.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs remained unchanged at 7.02 per cent in February 2025.<sup>1</sup>

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<sup>1</sup> Data exclude the impact of the merger of a non-bank with a bank.