



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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December 31, 2025

## Lending and Deposit Rates of Scheduled Commercial Banks – December 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 December 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 8.71 per cent in November 2025 (8.61 per cent in October 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.21 per cent in November 2025 from 9.24 per cent in October 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.45 per cent in December 2025 from 8.50 per cent in November 2025.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 64.8 per cent at end-September 2025 (62.9 per cent at end-June 2025), while that of MCLR linked loans was 32.2 per cent (33.8 per cent at end-June 2025).

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.59 per cent in November 2025 (5.57 per cent in October 2025).
- The WADTDR on outstanding rupee term deposits of SCBs declined to 6.73 per cent in November 2025 from 6.78 per cent in October 2025.