



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Lending and Deposit Rates of Scheduled Commercial Banks - February 2023

Data on [lending and deposit rates of scheduled commercial banks \(SCBs\)](#) (excluding regional rural banks and small finance banks) for the month of February 2023.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 12 basis points (bps) from 8.88 per cent in December 2022 to 9.00 per cent in January 2023.
- The WALR on outstanding rupee loans of SCBs increased by 6 bps from 9.52 per cent in December 2022 to 9.58 per cent in January 2023.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.35 per cent in January 2023 to 8.45 per cent in February 2023.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 12 bps from 5.78 per cent in December 2022 to 5.90 per cent in January 2023.

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