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वेबसाइट : www.rbi.org.in/hindi
Website : www.rbi.org.in
ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस. मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, S.B.S. Marg, Fort, Mumbai - 400 001
फोन/Phone: 022 - 2266 0502

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Lending and Deposit Rates of Scheduled Commercial Banks - July 2022

The Reserve Bank of India has today released the data on [lending and deposit rates of scheduled commercial banks \(SCBs\)](#) (excluding regional rural banks and small finance banks) for the month of July 2022.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 8 basis points (bps) from 7.86 per cent in May 2022 to 7.94 per cent in June 2022.
- WALR on outstanding rupee loans of SCBs increased by 14 bps to 8.93 per cent in June 2022.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 7.40 per cent in June 2022 to 7.55 per cent in July 2022.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 6 bps from 5.07 per cent in May 2022 to 5.13 per cent in June 2022.

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Rupambara
Director (Communications)