



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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July 31, 2025

Lending and Deposit Rates of Scheduled Commercial Banks – July 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 July 2025 are set out in Tables 1 to 7.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs declined to 8.62 per cent in June 2025 from 9.20 per cent in May 2025.
- The WALR on outstanding rupee loans of SCBs dropped to 9.48 per cent in June 2025 from 9.69 per cent in May 2025.¹
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.75 per cent in July 2025 from 8.90 per cent in June 2025.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.75 per cent in June 2025 as compared to 6.11 per cent in May 2025.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was 6.99 per cent in June 2025 (7.07 per cent in May 2025).¹

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Ajit Prasad
Deputy General Manager
(Communications)

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