



**भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA**

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March 31, 2023

Lending and Deposit Rates of Scheduled Commercial Banks - March 2023

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

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs increased by 24 basis points (bps) from 9.00 per cent in January 2023 to 9.24 per cent in February 2023.
- The WALR on outstanding rupee loans of SCBs increased by 9 bps from 9.58 per cent in January 2023 to 9.67 per cent in February 2023.
- 1-Year median Marginal Cost of Fund based Lending Rate (MCLR) of SCBs increased from 8.45 per cent in February 2023 to 8.55 per cent in March 2023.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 48.3 per cent at end-December 2022 while that of MCLR linked loans was 46.1 per cent.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs increased by 12 bps from 5.90 per cent in January 2023 to 6.02 per cent in February 2023.

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