



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Lending and Deposit Rates of Scheduled Commercial Banks – October 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 October 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 8.50 per cent in September 2025 (8.74 per cent in August 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.26 per cent in September 2025 from 9.32 per cent in August 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.55 per cent in October 2025 from 8.60 per cent in September 2025.

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.60 per cent in September 2025 (5.56 per cent in August 2025).
- The WADTDR on outstanding rupee term deposits of SCBs was 6.82 per cent in September 2025 (6.87 per cent in August 2025).

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