



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort,
Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

August 31, 2026

Lending and Deposit Rates of Scheduled Commercial Banks – August 2026

Data on [lending and deposit rates](#) of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during August 2026 are set out in Tables 1 to 9.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on outstanding rupee loans of SCBs stood at 8.97 per cent in July 2026 (8.96 per cent in June 2026).
- The WALR on fresh rupee loans of SCBs declined marginally to 8.52 per cent in July 2026 from 8.53 per cent in June 2026.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs stood at 8.70 per cent in August 2026 (8.60 per cent in July 2026).
- The WALR on fresh as well as outstanding rupee loans exhibited a mixed movement across sectors in July 2026.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs remained unchanged at 6.58 per cent in July 2026 from June 2026.
- The WADTDR on fresh rupee term deposits of SCBs declined to 5.90 per cent in July 2026 from 5.99 per cent in June 2026.

Press Release: 2026-2027/1003

Ajit Prasad
Deputy General Manager
(Communications)