



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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September 30, 2026

Lending and Deposit Rates of Scheduled Commercial Banks – September 2026

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

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on outstanding rupee loans of SCBs declined marginally to 8.96 per cent in August 2026 from 8.97 per cent in July 2026.
- The WALR on fresh rupee loans of SCBs stood at 8.61 per cent in August 2026 (8.52 per cent in July 2026).
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs declined to 8.61 per cent in September 2026 from 8.70 per cent in August 2026.
- The WALR on fresh as well as outstanding rupee loans exhibited a mixed movement across sectors in August 2026.
- The share of External Benchmark based Lending Rate (EBLR) linked loans in total outstanding floating rate rupee loans of SCBs was 68.2 per cent at end-June 2026 (67.6 per cent at end-March 2026), while that of MCLR linked loans was 29.6 per cent (30.2 per cent at end-March 2026).

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs declined to 6.56 per cent in August 2026 from 6.58 per cent in July 2026.
- The WADTDR on fresh rupee term deposits of SCBs declined to 5.67 per cent in August 2026 from 5.85 per cent in July 2026.