



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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## Lending and Deposit Rates of Scheduled Commercial Banks – May 2026

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

### Highlights:

#### Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs stood at 8.50 per cent in April 2026 (8.40 per cent in March 2026).
- The WALR on outstanding rupee loans of SCBs was at 8.98 per cent in April 2026 (8.99 per cent in March 2026).
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs stood at 8.65 per cent in May 2026 (8.55 per cent in April 2026).
- The WALR on fresh as well as outstanding rupee loans moderated across sectors.

#### Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.77 per cent in April 2026 (6.07 per cent in March 2026).
- The WADTDR on outstanding rupee term deposits of SCBs declined to 6.59 per cent in April 2026 from 6.62 per cent in March 2026.

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