



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

February 27, 2026

Lending and Deposit Rates of Scheduled Commercial Banks – February 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 February 2026 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 8.67 per cent in January 2026 (8.28 per cent in December 2025).
- The WALR on outstanding rupee loans of SCBs declined to 9.04 per cent in January 2026 from 9.06 per cent in December 2025.
- 1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs increased to 8.45 per cent in February 2026 from 8.40 per cent in January 2026.

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 5.66 per cent in January 2026 (5.67 per cent in December 2025).
- The WADTDR on outstanding rupee term deposits of SCBs declined to 6.64 per cent in January 2026 from 6.68 per cent in December 2025.

Press Release: 2025-2026/2193

Ajit Prasad
Deputy General Manager
(Communications)