TABLE 74 : STRUCTURE OF INTEREST RATES

(Per cent per annum)

Year (as at end March)	Call/ Notice Money Rates	Deposit Rates*				Lending Rates*
		Savings#	Term Deposits			
			1-3 yrs	3-5 yrs	Above 5 yrs	
1	2	3	4	5	6	7
2000-01	9.15	4.00	8.50-9.50	9.50-10.00	8.50-10.00	11.00-12.00
2001-02	7.16	4.00	7.50-8.50	8.00-8.50	8.00-8.50	11.00-12.00
2002-03	5.89	3.50	4.25-6.00	5.50-6.25	5.50-6.25	10.75-11.50
2003-04	4.62	3.50	4.00-5.25	5.25-5.50	5.25-5.50	10.25-11.00
2004-05	4.65	3.50	5.25-5.75	5.75-6.25	6.25	10.25-11.00
2005-06	5.60	3.50	6.00-6.75	6.25-7.00	6.50-7.00	10.25-12.75
2006-07	7.22	3.50	6.75-8.50	7.75-9.50	7.75-8.50	12.25-14.75
2007-08	6.07	3.50	8.00-8.75	8.00-8.75	8.50-9.00	12.25-15.75
2008-09	7.26	3.50	8.00-8.75	8.00-8.50	7.75-8.50	11.50-16.75
2009-10	3.29	3.50	6.00-7.00	6.50-7.50	7.00-7.75	11.00-15.75
2010-11	5.89	3.50	8.25-9.00	8.25-8.75	8.50-8.75	8.25-9.50
2011-12	8.22	4.00	9.25	9.00-9.25	8.50-9.25	10.00-10.75
2012-13	8.09	4.00	8.75-9.00	8.75-9.00	8.50-9.00	9.70-10.25
2013-14	8.28	4.00	8.75-9.25	8.75-9.10	8.50-9.10	10.00-10.25
2014-15 @	8.27	4.00	8.75-9.05	8.75-9.05	8.50-9.05	10.00-10.25

*** :** Data on deposit and lending rates relate to five major Public Sector Banks up to 2003-04. For subsequent years, the data relate to five major banks.

 # : Savings deposit rate from 2011-12 onwards relates to balance up to ₹1 lakh. Savings deposit rate was deregulated with effect from October 25, 2011.

@ : As on August 14, 2014.

Notes :
1. Data on lending rates relate to either Prime Lending Rate (PLR) or Benchmark Prime Lending Rate (BPLR) or Base Rate, as the case may be for the relevant year.
2. BPLR system effective November 2003 was replaced by the Base Rate System effective from July 1, 2010.
3. Data for Call/Notice money rate are Average of April to March.

Source: Scheduled Commercial Banks (Excluding RRBs) and the Reserve Bank of India.