

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012**

(in per cent)

Occupation	State Banks of India and its Associates		Nationalised Banks		Public Sector Banks	
	2011	2012	2011	2012	2011	2012
	(1)	(2)	(3)	(4)	(5)	(6)
<b>I. Agriculture</b>	<b>11.05</b>	<b>11.89</b>	<b>11.09</b>	<b>11.94</b>	<b>11.08</b>	<b>11.93</b>
1. Direct Finance	11.39	11.90	11.35	11.94	11.36	11.93
2. Indirect Finance	9.80	11.85	10.54	11.96	10.41	11.94
<b>II. Industry</b>	<b>11.75</b>	<b>13.23</b>	<b>11.81</b>	<b>12.87</b>	<b>11.79</b>	<b>12.98</b>
1. Mining & Quarrying	10.45	12.40	11.17	12.57	10.94	12.52
2. Manufacturing & Processing	11.91	13.40	12.17	13.12	12.08	13.22
3. Electricity, Gas & Water	11.00	12.48	10.81	12.22	10.84	12.27
4. Construction	11.68	13.06	11.74	12.82	11.73	12.88
<b>III. Transport Operators</b>	<b>11.60</b>	<b>12.97</b>	<b>11.60</b>	<b>11.99</b>	<b>11.60</b>	<b>12.20</b>
<b>IV. Professional and Other Services</b>	<b>12.39</b>	<b>14.37</b>	<b>12.44</b>	<b>13.50</b>	<b>12.43</b>	<b>13.63</b>
<b>V. Personal Loans</b>	<b>10.06</b>	<b>11.15</b>	<b>10.70</b>	<b>11.79</b>	<b>10.41</b>	<b>11.49</b>
1. Loans for Purchase of Consumer Durables	12.32	11.25	11.44	13.00	11.45	12.95
2. Loans for Housing	9.39	10.33	10.16	11.19	9.79	10.78
3. Rest of the Personal Loans	11.23	12.54	11.53	12.64	11.41	12.59
<b>VI. Trade</b>	<b>12.12</b>	<b>13.41</b>	<b>12.40</b>	<b>13.08</b>	<b>12.32</b>	<b>13.17</b>
1. Wholesale Trade	11.50	12.88	11.90	13.06	11.78	13.00
2. Retail Trade	12.88	14.16	12.89	13.09	12.89	13.30
<b>VII. Finance</b>	<b>10.01</b>	<b>11.21</b>	<b>9.88</b>	<b>11.21</b>	<b>9.90</b>	<b>11.21</b>
<b>VIII. All Others</b>	<b>11.52</b>	<b>13.36</b>	<b>11.02</b>	<b>12.46</b>	<b>11.03</b>	<b>12.48</b>
<b>Total Bank Credit</b>	<b>11.31</b>	<b>12.62</b>	<b>11.49</b>	<b>12.54</b>	<b>11.44</b>	<b>12.56</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>8.16</b>	<b>9.09</b>	<b>8.23</b>	<b>9.20</b>	<b>8.24</b>	<b>9.17</b>

- Notes :**
1. The data given here are based on the accounts with credit limit of over ₹ 0.2 million.
  2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
  3. Amount outstanding figures are used as weights for calculating average lending rates.
  4. The deposit data correspond to only term deposits.
  5. The data on average deposit rate for 2012 are based on 93549 reporting branches out of 96050 total branches & that for 2011 based on 77710 reporting branches out of 84825 total branches having term deposits.
  6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, IndusInd, Kotak Mahindra and Yes Bank.

**Source :** Basic Statistical Returns 1 & 2, Department of Statistics and Information Management, RBI.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012 (Contd.)**

(in per cent)

Occupation	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2011	2012	2011	2012	2011	2012
	(7)	(8)	(9)	(10)	(11)	(12)
<b>I. Agriculture</b>	<b>10.90</b>	<b>12.10</b>	<b>11.85</b>	<b>12.49</b>	<b>11.09</b>	<b>12.18</b>
1. Direct Finance	11.08	12.15	11.94	12.42	11.23	12.20
2. Indirect Finance	10.12	11.90	11.64	12.73	10.52	12.09
<b>II. Industry</b>	<b>11.25</b>	<b>12.66</b>	<b>12.35</b>	<b>13.37</b>	<b>11.59</b>	<b>12.88</b>
1. Mining & Quarrying	11.26	11.91	11.84	11.80	11.36	11.88
2. Manufacturing & Processing	10.83	12.43	12.68	13.59	11.41	12.79
3. Electricity, Gas & Water	11.50	12.89	10.94	12.77	11.35	12.86
4. Construction	12.06	13.13	11.99	13.27	12.04	13.18
<b>III. Transport Operators</b>	<b>11.70</b>	<b>11.80</b>	<b>12.33</b>	<b>12.61</b>	<b>11.79</b>	<b>11.90</b>
<b>IV. Professional and Other Services</b>	<b>11.50</b>	<b>13.24</b>	<b>12.82</b>	<b>13.99</b>	<b>11.77</b>	<b>13.39</b>
<b>V. Personal Loans</b>	<b>12.24</b>	<b>13.08</b>	<b>11.88</b>	<b>12.48</b>	<b>12.16</b>	<b>12.94</b>
1. Loans for Purchase of Consumer Durables	13.92	12.59	13.14	12.82	12.55	12.71
2. Loans for Housing	10.99	12.07	11.88	12.12	11.19	12.08
3. Rest of the Personal Loans	13.78	14.30	11.80	12.92	13.42	13.99
<b>VI. Trade</b>	<b>11.70</b>	<b>12.89</b>	<b>13.12</b>	<b>13.33</b>	<b>12.39</b>	<b>13.11</b>
1. Wholesale Trade	11.39	12.87	12.80	12.82	12.09	12.85
2. Retail Trade	11.98	12.92	13.45	13.76	12.69	13.37
<b>VII. Finance</b>	<b>9.33</b>	<b>10.48</b>	<b>11.02</b>	<b>11.58</b>	<b>9.68</b>	<b>10.69</b>
<b>VIII. All Others</b>	<b>11.28</b>	<b>13.87</b>	<b>12.35</b>	<b>13.15</b>	<b>11.36</b>	<b>13.82</b>
<b>Total Bank Credit</b>	<b>11.30</b>	<b>12.65</b>	<b>12.29</b>	<b>13.06</b>	<b>11.54</b>	<b>12.75</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>8.54</b>	<b>9.60</b>	<b>8.60</b>	<b>9.49</b>	<b>8.56</b>	<b>9.56</b>

- Notes :**
1. The data given here are based on the accounts with credit limit of over ₹ 0.2 million.
  2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
  3. Amount outstanding figures are used as weights for calculating average lending rates.
  4. The deposit data correspond to only term deposits.
  5. The data on average deposit rate for 2012 are based on 93549 reporting branches out of 96050 total branches & that for 2011 based on 77710 reporting branches out of 84825 total branches having term deposits.
  6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  7. Group 'New private Sector Banks' contains Axis, HDFC, Developments Credit, ICICI, IndusInd, Kotak Mahindra and Yes Bank.

**Source :** Basic Statistical Returns 1 & 2, Department of Statistics and Information Management, RBI.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2011 AND 2012 (Concl.d.)**

(in per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2011	2012	2011	2012	2011	2012
	(13)	(14)	(15)	(16)	(17)	(18)
<b>I. Agriculture</b>	<b>10.36</b>	<b>12.44</b>	<b>11.87</b>	<b>11.88</b>	<b>11.11</b>	<b>11.98</b>
1. Direct Finance	9.48	13.20	11.88	11.83	11.36	11.98
2. Indirect Finance	10.73	12.29	11.69	12.34	10.44	11.97
<b>II. Industry</b>	<b>9.96</b>	<b>10.59</b>	<b>12.25</b>	<b>12.84</b>	<b>11.68</b>	<b>12.85</b>
1. Mining & Quarrying	10.41	9.07	12.70	12.27	10.98	12.25
2. Manufacturing & Processing	9.85	10.42	12.52	13.29	11.85	12.99
3. Electricity, Gas & Water	10.01	11.79	11.98	11.99	10.88	12.31
4. Construction	10.54	11.68	11.93	12.48	11.75	12.89
<b>III. Transport Operators</b>	<b>10.09</b>	<b>11.95</b>	<b>12.55</b>	<b>13.20</b>	<b>11.64</b>	<b>12.10</b>
<b>IV. Professional and Other Services</b>	<b>11.03</b>	<b>12.94</b>	<b>12.60</b>	<b>12.87</b>	<b>12.18</b>	<b>13.51</b>
<b>V. Personal Loans</b>	<b>14.69</b>	<b>14.66</b>	<b>11.60</b>	<b>12.17</b>	<b>11.09</b>	<b>11.94</b>
1. Loans for Purchase of Consumer Durables	8.98	17.25	12.85	13.36	11.93	13.02
2. Loans for Housing	12.13	12.55	10.94	11.30	10.27	11.13
3. Rest of the Personal Loans	20.39	23.42	12.29	12.79	12.36	13.14
<b>VI. Trade</b>	<b>10.48</b>	<b>11.56</b>	<b>12.64</b>	<b>13.68</b>	<b>12.28</b>	<b>13.11</b>
1. Wholesale Trade	9.24	10.70	12.58	12.66	11.71	12.87
2. Retail Trade	12.18	12.90	12.65	13.81	12.82	13.31
<b>VII. Finance</b>	<b>8.97</b>	<b>11.74</b>	<b>11.56</b>	<b>13.57</b>	<b>9.80</b>	<b>11.14</b>
<b>VIII. All Others</b>	<b>10.77</b>	<b>11.39</b>	<b>10.87</b>	<b>14.81</b>	<b>11.14</b>	<b>13.29</b>
<b>Total Bank Credit</b>	<b>10.93</b>	<b>11.75</b>	<b>11.86</b>	<b>12.81</b>	<b>11.44</b>	<b>12.57</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>7.30</b>	<b>7.98</b>	<b>8.42</b>	<b>9.01</b>	<b>8.29</b>	<b>9.19</b>

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