

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2010 AND 2011**

(in per cent)

Occupation	State Banks of India and its Associates		Nationalised Banks		Public Sector Banks	
	2010	2011	2010	2011	2010	2011
	(1)	(2)	(3)	(4)	(5)	(6)
<b>I. Agriculture</b>	<b>10.16</b>	<b>11.05</b>	<b>9.66</b>	<b>11.09</b>	<b>9.79</b>	<b>11.08</b>
1. Direct Finance	10.94	11.39	10.34	11.35	10.53	11.36
2. Indirect Finance	8.31	9.80	8.86	10.54	8.75	10.41
<b>II. Industry</b>	<b>10.43</b>	<b>11.75</b>	<b>10.54</b>	<b>11.81</b>	<b>10.51</b>	<b>11.79</b>
1. Mining & Quarrying	9.95	10.45	9.83	11.17	9.87	10.94
2. Manufacturing & Processing	10.34	11.91	10.77	12.17	10.61	12.08
3. Electricity, Gas & Water	10.27	11.00	9.60	10.81	9.69	10.84
4. Construction	11.05	11.68	10.76	11.74	10.83	11.73
<b>III. Transport Operators</b>	<b>10.71</b>	<b>11.60</b>	<b>11.52</b>	<b>11.60</b>	<b>11.34</b>	<b>11.60</b>
<b>IV. Professional and Other Services</b>	<b>11.69</b>	<b>12.39</b>	<b>11.33</b>	<b>12.44</b>	<b>11.39</b>	<b>12.43</b>
<b>V. Personal Loans</b>	<b>9.47</b>	<b>10.06</b>	<b>9.97</b>	<b>10.70</b>	<b>9.74</b>	<b>10.41</b>
1. Loans for Purchase of Consumer Durables	8.82	12.32	11.44	11.44	10.57	11.45
2. Loans for Housing	8.89	9.39	9.55	10.16	9.25	9.79
3. Rest of the Personal Loans	10.63	11.23	10.97	11.53	10.80	11.41
<b>VI. Trade</b>	<b>11.15</b>	<b>12.12</b>	<b>11.23</b>	<b>12.40</b>	<b>11.21</b>	<b>12.32</b>
1. Wholesale Trade	10.65	11.50	10.82	11.90	10.76	11.78
2. Retail Trade	11.73	12.88	11.64	12.89	11.67	12.89
<b>VII. Finance</b>	<b>7.99</b>	<b>10.01</b>	<b>8.39</b>	<b>9.88</b>	<b>8.34</b>	<b>9.90</b>
<b>VIII. All Others</b>	<b>9.93</b>	<b>11.52</b>	<b>10.62</b>	<b>11.02</b>	<b>10.60</b>	<b>11.03</b>
<b>Total Bank Credit</b>	<b>10.25</b>	<b>11.31</b>	<b>10.38</b>	<b>11.49</b>	<b>10.34</b>	<b>11.44</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>7.37</b>	<b>8.16</b>	<b>7.03</b>	<b>8.23</b>	<b>7.11</b>	<b>8.24</b>

- Notes:**
1. The deposit data corresponds to only term deposits.
  2. The data on average deposit rate are based on 77,710 reporting branches out of 84,825 total branches having term deposits.
  3. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
  4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.
  5. The credit data are exclusive of foreign and inland bills purchased and discounted.
  6. The amount outstanding has been taken as weight for calculating average lending rates.
  7. Group 'New Private Sector Banks' comprises Axis, HDFC, Development Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2010 AND 2011(Contd.)**

(in per cent)

Occupation	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2010	2011	2010	2011	2010	2011
	(7)	(8)	(9)	(10)	(11)	(12)
<b>I. Agriculture</b>	<b>10.39</b>	<b>10.90</b>	<b>10.48</b>	<b>11.85</b>	<b>10.41</b>	<b>11.09</b>
1. Direct Finance	10.44	11.08	11.23	11.94	10.57	11.23
2. Indirect Finance	10.22	10.12	9.58	11.64	10.00	10.52
<b>II. Industry</b>	<b>10.67</b>	<b>11.25</b>	<b>11.33</b>	<b>12.35</b>	<b>10.89</b>	<b>11.59</b>
1. Mining & Quarrying	11.25	11.26	10.81	11.84	11.15	11.36
2. Manufacturing & Processing	10.18	10.83	11.62	12.68	10.62	11.41
3. Electricity, Gas & Water	11.12	11.50	9.75	10.94	10.55	11.35
4. Construction	11.64	12.06	11.26	11.99	11.50	12.04
<b>III. Transport Operators</b>	<b>12.30</b>	<b>11.70</b>	<b>11.23</b>	<b>12.33</b>	<b>12.12</b>	<b>11.79</b>
<b>IV. Professional and Other Services</b>	<b>11.39</b>	<b>11.50</b>	<b>12.11</b>	<b>12.82</b>	<b>11.60</b>	<b>11.77</b>
<b>V. Personal Loans</b>	<b>12.32</b>	<b>12.24</b>	<b>11.05</b>	<b>11.88</b>	<b>12.08</b>	<b>12.16</b>
1. Loans for Purchase of Consumer Durables	10.96	13.92	13.38	13.14	13.36	12.55
2. Loans for Housing	10.71	10.99	10.58	11.88	10.68	11.19
3. Rest of the Personal Loans	14.56	13.78	11.92	11.80	14.19	13.42
<b>VI. Trade</b>	<b>11.15</b>	<b>11.70</b>	<b>12.49</b>	<b>13.12</b>	<b>11.62</b>	<b>12.39</b>
1. Wholesale Trade	11.16	11.39	12.07	12.80	11.53	12.09
2. Retail Trade	11.14	11.98	12.79	13.45	11.67	12.69
<b>VII. Finance</b>	<b>8.55</b>	<b>9.33</b>	<b>9.55</b>	<b>11.02</b>	<b>8.73</b>	<b>9.68</b>
<b>VIII. All Others</b>	<b>11.00</b>	<b>11.28</b>	<b>12.62</b>	<b>12.35</b>	<b>11.14</b>	<b>11.36</b>
<b>Total Bank Credit</b>	<b>11.02</b>	<b>11.30</b>	<b>11.39</b>	<b>12.29</b>	<b>11.12</b>	<b>11.54</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>6.42</b>	<b>8.54</b>	<b>7.59</b>	<b>8.60</b>	<b>6.84</b>	<b>8.56</b>

**Notes:** 1. The deposit data corresponds to only term deposits.

2. The data on average deposit rate are based on 77,710 reporting branches out of 84,825 total branches having term deposits.

3. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.

5. The credit data are exclusive of foreign and inland bills purchased and discounted.

6. The amount outstanding has been taken as weight for calculating average lending rates.

7. Group 'New Private Sector Banks' comprises Axis, HDFC, Development Credit, ICICI, Indusind, Kotak Mahindra and Yes Bank.

**TABLE 11.4 BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2010 AND 2011(Concl.d.)**

(in per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2010	2011	2010	2011	2010	2011
	(13)	(14)	(15)	(16)	(17)	(18)
<b>I. Agriculture</b>	<b>10.72</b>	<b>10.36</b>	<b>11.88</b>	<b>11.87</b>	<b>9.99</b>	<b>11.11</b>
1. Direct Finance	12.85	9.48	11.88	11.88	10.63	11.36
2. Indirect Finance	9.37	10.73	11.88	11.69	8.97	10.44
<b>II. Industry</b>	<b>9.50</b>	<b>9.96</b>	<b>12.32</b>	<b>12.25</b>	<b>10.52</b>	<b>11.68</b>
1. Mining & Quarrying	8.95	10.41	12.93	12.70	9.96	10.98
2. Manufacturing & Processing	9.32	9.85	12.61	12.52	10.54	11.85
3. Electricity, Gas & Water	8.03	10.01	10.74	11.98	9.75	10.88
4. Construction	11.46	10.54	12.10	11.93	10.98	11.75
<b>III. Transport Operators</b>	<b>11.72</b>	<b>10.09</b>	<b>12.38</b>	<b>12.55</b>	<b>11.60</b>	<b>11.64</b>
<b>IV. Professional and Other Services</b>	<b>11.06</b>	<b>11.03</b>	<b>12.77</b>	<b>12.60</b>	<b>11.41</b>	<b>12.18</b>
<b>V. Personal Loans</b>	<b>14.56</b>	<b>14.69</b>	<b>11.21</b>	<b>11.60</b>	<b>10.60</b>	<b>11.09</b>
1. Loans for Purchase of Consumer Durables	8.85	8.98	12.20	12.85	11.62	11.93
2. Loans for Housing	11.42	12.13	10.54	10.94	9.70	10.27
3. Rest of the Personal Loans	20.08	20.39	11.93	12.29	12.36	12.36
<b>VI. Trade</b>	<b>11.87</b>	<b>10.48</b>	<b>12.83</b>	<b>12.64</b>	<b>11.34</b>	<b>12.26</b>
1. Wholesale Trade	11.77	9.24	12.76	12.58	10.94	11.71
2. Retail Trade	11.95	12.18	12.84	12.65	11.70	12.82
<b>VII. Finance</b>	<b>9.16</b>	<b>8.97</b>	<b>12.60</b>	<b>11.56</b>	<b>8.48</b>	<b>9.80</b>
<b>VIII. All Others</b>	<b>12.82</b>	<b>10.77</b>	<b>11.16</b>	<b>10.87</b>	<b>10.88</b>	<b>11.14</b>
<b>Total Bank Credit</b>	<b>11.05</b>	<b>10.93</b>	<b>11.90</b>	<b>11.86</b>	<b>10.53</b>	<b>11.44</b>
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>4.40</b>	<b>7.30</b>	<b>7.98</b>	<b>8.42</b>	<b>6.97</b>	<b>8.29</b>

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  4. The credit data pertains to accounts with credit limit over ₹ 0.2 million.
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