

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009

(Per cent)

Occupation	State Bank of India & its Associates		Nationalised Banks \$		Public Sector Banks	
	2008	2009	2008	2009	2008	2009
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.42	11.00	11.64	10.82	11.57	10.87
1. Direct Finance	11.60	11.48	11.41	11.11	11.48	11.24
2. Indirect Finance	11.09	9.81	11.92	10.47	11.69	10.34
II. Industry	12.06	11.17	12.57	11.10	12.41	11.13
1. Mining & Quarrying	12.13	10.16	12.89	10.37	12.65	10.28
2. Manufacturing & Processing	12.06	11.18	12.54	11.23	12.37	11.21
3. Electricity, Gas & Water	11.95	10.65	12.32	10.53	12.26	10.55
4. Construction	12.08	11.54	12.73	11.16	12.57	11.27
III. Transport Operators	12.67	11.20	12.72	12.09	12.70	11.82
IV. Professional and Other Services	11.97	12.05	12.59	12.14	12.44	12.13
V. Personal Loans	10.98	10.16	11.09	10.50	11.05	10.36
1. Loans for Purchase of Consumer Durables	14.64	11.32	14.08	11.65	14.24	11.55
2. Loans for Housing	9.73	9.63	10.10	10.13	9.95	9.93
3. Rest of the Personal Loans	13.41	11.10	13.29	11.45	13.34	11.27
VI. Trade	12.04	11.95	12.36	11.37	12.26	11.53
1. Wholesale Trade	11.70	11.70	12.13	11.16	12.01	11.32
2. Retail Trade	12.37	12.25	12.65	11.57	12.56	11.75
VII. Finance	12.26	9.77	12.76	10.18	12.66	10.13
VIII. All Others	12.09	11.60	12.52	11.38	12.49	11.39
Total Bank Credit	11.82	11.05	12.33	11.09	12.18	11.08
Weighted Average Deposit Rate of Term Deposits	8.49	8.97	8.56	8.68	8.54	8.76

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 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 corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively 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. \$ Includes IDBI Ltd.

Source : Basic Statistical Returns I & II, Department of Statistics and Information Management, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009 (Contd.)

(Per cent)

Occupation	New Private Sector Banks		Old Private Sector Banks		Private Sector Banks	
	2008	2009	2008	2009	2008	2009
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	12.56	10.91	12.10	12.24	12.45	11.21
1. Direct Finance	12.74	10.76	12.49	13.09	12.70	11.21
2. Indirect Finance	11.88	11.16	11.65	11.35	11.79	11.22
II. Industry	12.71	12.23	12.71	12.55	12.71	12.33
1. Mining & Quarrying	12.59	11.85	12.43	11.42	12.51	11.75
2. Manufacturing & Processing	12.74	11.92	12.63	12.83	12.70	12.17
3. Electricity, Gas & Water	12.56	11.84	12.97	11.03	12.81	11.52
4. Construction	12.68	13.50	12.83	12.52	12.73	13.13
III. Transport Operators	11.72	13.59	12.27	11.67	11.78	13.27
IV. Professional and Other Services	12.97	12.43	12.59	12.71	12.85	12.51
V. Personal Loans	12.81	13.21	12.30	11.74	12.75	13.05
1. Loans for Purchase of Consumer Durables	14.96	13.26	14.68	12.52	14.68	12.87
2. Loans for Housing	11.55	12.16	10.62	11.17	11.45	12.04
3. Rest of the Personal Loans	14.64	14.58	14.19	12.65	14.59	14.41
VI. Trade	12.63	12.95	13.00	13.52	12.82	13.23
1. Wholesale Trade	12.22	12.82	12.64	12.92	12.46	12.87
2. Retail Trade	12.87	13.04	13.30	13.85	13.08	13.45
VII. Finance	12.80	10.49	12.76	11.24	12.78	10.65
VIII. All Others	12.69	12.70	12.57	12.58	12.66	12.67
Total Bank Credit	12.70	12.48	12.63	12.49	12.68	12.48
Weighted Average Deposit Rate of Term Deposits	9.46	9.57	8.87	9.40	9.31	9.5

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 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 corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.
 6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.

Source : Basic Statistical Returns I & II, Department of Statistics and Information Management, RBI.

TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE LENDING RATE AND DEPOSIT RATE - 2008 AND 2009 (Concl.d.)

(Per cent)

Occupation	Foreign Banks		Regional Rural Banks		All Scheduled Commercial Banks	
	2008	2009	2008	2009	2008	2009
	(13)	(14)	(15)	(16)	(17)	(18)
Weighted Average Lending Rate						
I. Agriculture	12.74	11.10	12.12	12.30	11.77	10.99
1. Direct Finance	12.24	11.27	12.12	12.31	11.80	11.30
2. Indirect Finance	13.05	11.03	12.06	12.23	11.71	10.53
II. Industry	12.31	12.18	12.23	12.47	12.44	11.34
1. Mining & Quarrying	11.04	9.71	13.25	13.18	12.60	10.48
2. Manufacturing & Processing	12.27	11.97	12.70	12.78	12.40	11.39
3. Electricity, Gas & Water	13.06	12.22	12.59	12.27	12.31	10.67
4. Construction	12.62	14.38	11.57	12.09	12.60	11.66
III. Transport Operators	13.06	11.59	12.83	13.03	12.29	12.29
IV. Professional and Other Services	12.93	13.46	12.47	12.81	12.59	12.32
V. Personal Loans	14.17	15.23	11.85	11.55	11.95	11.61
1. Loans for Purchase of Consumer Durables	18.29	6.62	13.31	12.42	16.73	12.23
2. Loans for Housing	10.97	12.43	10.69	10.84	10.54	10.73
3. Rest of the Personal Loans	17.28	20.33	13.48	12.51	14.28	13.21
VI. Trade	13.66	13.50	12.83	13.12	12.45	11.90
1. Wholesale Trade	13.07	11.70	12.74	13.00	12.13	11.52
2. Retail Trade	14.13	15.11	12.85	13.15	12.78	12.25
VII. Finance	13.02	10.85	11.85	12.62	12.69	10.27
VIII. All Others	13.40	13.63	12.23	12.38	12.59	11.86
Total Bank Credit	13.05	13.14	12.18	12.29	12.34	11.47
Weighted Average Deposit Rate of Term Deposits	8.03	6.90	8.19	8.72	8.71	8.84

- Notes :**
1. The data given here are based on the accounts with credit limit of over 2 lakhs.
 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 corresponds to only term deposits.
 5. The data for 2008 and 2009 on average deposit rate are based on 65027 and 61490 reporting branches, respectively having term deposits.
 6. Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.
- Source : Basic Statistical Returns I & II, Department of Statistics and Information Management, RBI.