

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2009 AND 2010**

(in per cent)

Occupation	State Bank of India and its Associates		Nationalised Banks \$		Public Sector Banks	
	2009	2010	2009	2010	2009	2010
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.00	10.16	10.82	9.66	10.87	9.79
1. Direct Finance	11.48	10.94	11.11	10.34	11.24	10.53
2. Indirect Finance	9.81	8.31	10.47	8.86	10.34	8.75
II. Industry	11.17	10.43	11.10	10.54	11.13	10.51
1. Mining & Quarrying	10.16	9.95	10.37	9.83	10.28	9.87
2. Manufacturing & Processing	11.18	10.34	11.23	10.77	11.21	10.61
3. Electricity, Gas & Water	10.65	10.27	10.53	9.60	10.55	9.69
4. Construction	11.54	11.05	11.16	10.76	11.27	10.83
III. Transport Operators	11.20	10.71	12.09	11.52	11.82	11.34
IV. Professional and Other Services	12.05	11.69	12.14	11.33	12.13	11.39
V. Personal Loans	10.16	9.47	10.50	9.97	10.36	9.74
1. Loans for Purchase of Consumer Durables	11.32	8.82	11.65	11.44	11.55	10.57
2. Loans for Housing	9.63	8.89	10.13	9.55	9.93	9.25
3. Rest of the Personal Loans	11.10	10.63	11.45	10.97	11.27	10.80
VI. Trade	11.95	11.15	11.37	11.23	11.53	11.21
1. Wholesale Trade	11.70	10.65	11.16	10.82	11.32	10.76
2. Retail Trade	12.25	11.73	11.57	11.64	11.75	11.67
VII. Finance	9.77	7.99	10.18	8.39	10.13	8.34
VIII. All Others	11.60	9.93	11.38	10.62	11.39	10.60
Total Bank Credit	11.05	10.25	11.09	10.38	11.08	10.34
Weighted Average Deposit Rate of Term Deposits	8.97	7.37	8.68	7.03	8.76	7.11

- 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 on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 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.
8. Data is Provisional.

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 - 2009 AND 2010 (Contd.)**

(in per cent)

Occupation	New Private Sector Bank		Old Private Sector Bank		Private Sector Banks	
	2009	2010	2009	2010	2009	2010
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	10.91	10.39	12.24	10.48	11.21	10.41
1. Direct Finance	10.76	10.44	13.09	11.23	11.21	10.57
2. Indirect Finance	11.16	10.22	11.35	9.58	11.22	10.00
II. Industry 12.23	10.67	12.55	11.33	12.33	10.89	
1. Mining & Quarrying	11.85	11.25	11.42	10.81	11.75	11.15
2. Manufacturing & Processing	11.92	10.18	12.83	11.62	12.17	10.62
3. Electricity, Gas & Water	11.84	11.12	11.03	9.75	11.52	10.55
4. Construction	13.50	11.64	12.52	11.26	13.13	11.50
III. Transport Operators	13.59	12.30	11.67	11.23	13.27	12.12
IV. Professional and Other Services	12.43	11.39	12.71	12.11	12.51	11.60
V. Personal Loans	13.21	12.32	11.74	11.05	13.05	12.08
1. Loans for Purchase of Consumer Durables	13.26	10.96	12.52	13.38	12.87	13.36
2. Loans for Housing	12.16	10.71	11.17	10.58	12.04	10.68
3. Rest of the Personal Loans	14.58	14.56	12.65	11.92	14.41	14.19
VI. Trade	12.95	11.15	13.52	12.49	13.23	11.62
1. Wholesale Trade	12.82	11.16	12.92	12.07	12.87	11.53
2. Retail Trade	13.04	11.14	13.85	12.79	13.45	11.67
VII. Finance	10.49	8.55	11.24	9.55	10.65	8.73
VIII. All Others	12.70	11.00	12.58	12.62	12.67	11.14
Total Bank Credit	12.48	11.02	12.49	11.39	12.48	11.12
Weighted Average Deposit Rate of Term Deposits	9.57	6.42	9.40	7.59	9.52	6.84

- 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 on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 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.
8. Data is Provisional.

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 - 2009 AND 2010 (Concl'd.)**

(in per cent)

	Foreign Banks		Regional Rural Bank		All Scheduled Commercial Banks	
	2009	2010	2009	2010	2009	2010
	(13)	(14)	(15)	(16)	(17)	(18)
Weighted Average Lending Rate						
I. Agriculture	11.10	10.72	12.30	11.88	10.99	9.99
1. Direct Finance	11.27	12.85	12.31	11.88	11.30	10.63
2. Indirect Finance	11.03	9.37	12.23	11.88	10.53	8.97
II. Industry	12.18	9.50	12.47	12.32	11.34	10.52
1. Mining & Quarrying	9.71	8.95	13.18	12.93	10.48	9.96
2. Manufacturing & Processing	11.97	9.32	12.78	12.61	11.39	10.54
3. Electricity, Gas & Water	12.22	8.03	12.27	10.74	10.67	9.75
4. Construction	14.38	11.46	12.09	12.10	11.66	10.98
III. Transport Operators	11.59	11.72	13.03	12.38	12.29	11.60
IV. Professional and Other Services	13.46	11.06	12.81	12.77	12.32	11.41
V. Personal Loans	15.23	14.56	11.55	11.21	11.61	10.60
1. Loans for Purchase of Consumer Durables	6.62	8.85	12.42	12.20	12.23	11.62
2. Loans for Housing	12.43	11.42	10.84	10.54	10.73	9.70
3. Rest of the Personal Loans	20.33	20.08	12.51	11.93	13.21	12.36
VI. Trade	13.50	11.87	13.12	12.83	11.90	11.34
1. Wholesale Trade	11.70	11.77	13.00	12.76	11.52	10.94
2. Retail Trade	15.11	11.95	13.15	12.84	12.25	11.70
VII. Finance	10.85	9.16	12.62	12.60	10.27	8.48
VIII. All Others	13.63	12.82	12.38	11.16	11.86	10.88
Total Bank Credit	13.14	11.05	12.29	11.90	11.47	10.53
Weighted Average Deposit Rate of Term Deposits	6.90	4.40	8.72	7.98	8.84	6.97

- 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 on average deposit rate for 2009 are based on 61490 reporting branches out of 78385 total branches & that for 2010 based on 74627 reporting branches out of 82620 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.
8. Data is Provisional.

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