

TABLE 11.5 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE

LENDING RATE AND DEPOSIT RATE : 2001 AND 2002

OCCUPATION	(Per Cent)					
	As on March					
	State Bank of India		Nationalised		Foreign	
	and its Associates		Banks		Banks	
	2001	2002	2001	2002	2001	2002
	(1)	(2)	(3)	(4)	(5)	(6)
WEIGHTED AVERAGE LENDING RATE						
I. AGRICULTURE	14.21	13.52	14.19	13.81	13.74	13.55
1. Direct Finance	14.67	13.70	14.80	14.37	13.60	15.23
2. Indirect Finance	13.25	13.39	13.62	13.46	13.94	13.39
II. INDUSTRY	13.99	13.13	14.58	14.07	14.24	13.99
1. Mining & Quarrying	12.95	10.77	14.41	13.85	14.93	13.60
2. Manufacturing & Processing	14.13	13.48	14.58	14.20	14.20	13.90
3. Electricity, Gas & Water	13.24	12.79	14.20	13.58	14.57	14.94
4. Construction	14.47	13.60	15.42	13.28	15.01	14.98
III. TRANSPORT OPERATORS	13.42	13.74	14.21	13.11	14.03	13.37
IV. PROFESSIONAL AND OTHER SERVICES	14.15	13.65	15.10	14.44	14.18	14.76
V. PERSONAL LOANS	12.78	12.35	13.45	12.66	15.63	15.06
1. Loans for Purchase of Consumer Durables	14.22	13.88	14.97	14.51	17.60	16.55
2. Loans for Housing	12.39	11.69	12.91	11.83	13.24	13.82
3. Rest of the Personal Loans	13.66	13.95	14.31	14.05	16.90	15.90
VI. TRADE	12.63	12.19	12.99	12.86	14.51	14.36
1. Wholesale Trade	12.22	11.96	12.49	12.51	14.40	14.59
2. Retail Trade	14.10	13.92	15.16	14.68	15.37	14.05
VII. FINANCE	13.05	11.96	13.11	12.32	14.51	13.90
VIII. ALL OTHERS	14.20	13.62	14.40	13.89	13.82	17.55
TOTAL BANK CREDIT	13.60	12.92	14.05	13.53	14.48	14.33
OF WHICH: 1. Artisans & Village Industries	14.87	13.77	15.62	15.16	17.66	19.56
2. Other Small Scale Industries	14.53	13.57	15.13	14.84	14.35	13.14
WEIGHTED AVERAGE DEPOSIT RATE						
OF TERM DEPOSITS	9.62	9.63	9.91	9.60	8.60	7.53

OCCUPATION	As on March					
	Regional Rural		Other Scheduled		All Scheduled	
	Banks		Commercial Banks		Commercial Banks	
	2001	2002	2001	2002	2001	2002
	(7)	(8)	(9)	(10)	(11)	(12)
WEIGHTED AVERAGE LENDING RATE						
I. AGRICULTURE	16.00	15.51	15.84	14.74	14.42	13.87
1. Direct Finance	16.03	15.53	16.59	15.55	15.02	14.38
2. Indirect Finance	15.48	15.33	14.58	14.06	13.65	13.50
II. INDUSTRY	16.40	15.38	15.34	14.59	14.47	13.98
1. Mining & Quarrying	16.34	15.97	14.78	13.90	13.46	12.16
2. Manufacturing & Processing	16.41	15.68	15.31	14.64	14.50	14.13
3. Electricity, Gas & Water	17.45	16.38	14.25	14.05	13.91	13.58
4. Construction	16.29	14.67	16.33	14.99	15.61	13.88
III. TRANSPORT OPERATORS	16.25	15.73	15.38	14.72	14.22	13.70
IV. PROFESSIONAL AND OTHER SERVICES	16.29	15.68	16.02	15.24	15.21	14.73
V. PERSONAL LOANS	12.49	12.30	14.29	14.26	13.81	13.17
1. Loans for Purchase of Consumer Durables	16.61	16.06	16.17	15.69	15.60	14.53
2. Loans for Housing	11.43	11.38	12.65	13.23	12.75	12.13
3. Rest of the Personal Loans	15.84	15.10	15.63	15.17	15.20	14.69
VI. TRADE	16.31	15.82	15.48	14.61	13.17	12.87
1. Wholesale Trade	16.58	15.99	15.00	13.88	12.64	12.46
2. Retail Trade	16.26	15.76	16.03	15.71	15.04	14.76
VII. FINANCE	15.94	13.77	14.61	13.77	13.68	12.74
VIII. ALL OTHERS	16.10	15.14	14.94	14.11	14.40	13.90
TOTAL BANK CREDIT	15.41	14.88	15.28	14.57	14.14	13.66
OF WHICH: 1. Artisans & Village Industries	15.98	15.68	16.11	15.20	15.51	14.03
2. Other Small Scale Industries	16.38	15.67	15.72	15.02	14.98	14.54
WEIGHTED AVERAGE DEPOSIT RATE						
OF TERM DEPOSITS	10.91	10.79	10.54	9.80	9.92	9.61

Note:

1. The lending rates are based on the accounts with credit limit of over 2 lakhs.
2. The lending rates are exclusive of Inland & Foreign Bills purchased and discounted.
5. For Computation of Deposit Rate Mid-points of the interest rate range were taken as values and total deposit amount in the range as weights.