

**TABLE 11.5 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE  
LENDING RATE AND DEPOSIT RATE : 2002 AND 2003**

(in percent)

Occupation	State Bank of India and its Associates	As on March		Foreign Banks		2003
		2002	2003	2002	2003	
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	13.52	13.12	13.81	13.2	13.55	12.66
1. Direct Finance	13.7	13.09	14.37	13.53	15.23	12.68
2. Indirect Finance	13.39	13.16	13.46	12.91	13.39	12.48
II. Industry	13.13	12.6	14.07	13.73	13.99	14.74
1. Mining & Quarrying	10.77	9.54	13.85	13.56	13.6	15.59
2. Manufacturing & Processing	13.48	13.05	14.2	13.87	13.9	14.71
3. Electricity, Gas & Water	12.79	12.57	13.58	12.98	14.94	15.47
4. Construction	13.6	12.56	13.28	13.4	14.98	14.47
III. Transport Operators	13.74	13.46	13.11	13.3	13.37	12.83
IV. Professional And Other Services	13.65	13.06	14.44	13.66	14.76	14.64
V. Personal Loans	12.35	11.85	12.66	12.24	15.06	14.78
1. Loans for Purchase of Consumer Durables	13.88	13.92	14.51	14.4	16.55	19
2. Loans for Housing	11.69	11.13	11.83	11.4	13.82	13.73
3. Rest of the Personal Loans	13.95	13.93	14.05	13.75	15.9	15.97
VI. Trade	12.19	11.62	12.86	12.56	14.36	14.47
1. Wholesale Trade	11.96	11.39	12.51	12.13	14.59	14.64
2. Retail Trade	13.92	13.2	14.68	14.16	14.05	14.33
VII. Finance	11.96	12.74	12.32	12.49	13.9	14.17
VIII. All Others	13.62	12.96	13.89	13.6	17.55	16.68
Total Bank Credit	12.92	12.44	13.53	13.2	14.33	14.68
OF WHICH: 1. Artisans & Village Industries	13.77	12.76	15.16	14.57	19.56	19.55
2. Other Small Scale Industries	13.57	13.01	14.84	14.06	13.14	12.84
Weighted Average Deposit Rate						
Of Term Deposits	9.63	8.62	9.6	8.66	7.53	6.67

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.
3. Amount of Outstanding Credits are used as weights for calculating average lending rates.
4. The data on average deposit rate are based on 56281 reporting branches out of 65457 total branches.
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

**TABLE 11.5 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE  
LENDING RATE AND DEPOSIT RATE : 2002 AND 2003**

(in per cent)

Occupation	As on March		Other Scheduled		All Scheduled	
	Regional Banks	Rural Banks	Commercial Banks		Commercial Banks	
	2002 (7)	2003 (8)	2002 (9)	2003 (10)	2002 (11)	2003 (12)
Weighted Average Lending Rate						
I. Agriculture	15.51	14.75	14.74	14.26	13.87	13.33
1. Direct Finance	15.53	14.78	15.55	14.3	14.38	13.56
2. Indirect Finance	15.33	14.37	14.06	14.19	13.5	13.09
II. Industry	15.38	14.51	14.59	14.17	13.98	13.68
1. Mining & Quarrying	15.97	15.16	13.9	13.04	12.16	11.4
2. Manufacturing & Processing	15.68	14.97	14.64	14.23	14.13	13.87
3. Electricity, Gas & Water	16.38	14.85	14.05	14.01	13.58	13.26
4. Construction	14.67	13.65	14.99	14.18	13.88	13.54
III. Transport Operators	15.73	14.85	14.72	14.12	13.7	13.58
IV. Professional And Other Services	15.68	14.84	15.24	14.06	14.73	13.89
V. Personal Loans	12.3	12.22	14.26	13.67	13.17	12.66
1. Loans for Purchase of Consumer Durables	16.06	15.26	15.69	15.78	14.53	14.34
2. Loans for Housing	11.38	11.42	13.23	11.62	12.13	11.6
3. Rest of the Personal Loans	15.1	14.42	15.17	14.91	14.69	14.42
VI. Trade	15.82	14.78	14.61	13.92	12.87	12.52
1. Wholesale Trade	15.99	14.92	13.88	13.46	12.46	12.04
2. Retail Trade	15.76	14.74	15.71	14.37	14.76	14.09
VII. Finance	13.77	13.18	13.77	13.5	12.74	12.89
VIII. All Others	15.14	14.39	14.11	13.95	13.9	13.58
Total Bank Credit	14.88	14.21	14.57	14.05	13.66	13.31
OF WHICH: 1. Artisans & Village Industries	15.68	14.94	15.2	14.77	14.03	13.32
2. Other Small Scale Industries	15.67	15.04	15.02	14.08	14.54	13.82
Weighted Average Deposit Rate						
Of Term Deposits	10.79	9.89	9.8	8.85	9.61	8.68

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.
3. Amount of Outstanding Credits are used as weights for calculating average lending rates.
4. The data on average deposit rate are based on 56281 reporting branches out of 65457 total branches.
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