

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED
AVERAGE LENDING RATE AND DEPOSIT RATE — 2004 AND 2005**

(in per cent)

Occupation	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2004	2005	2004	2005	2004	2005
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	12.56	12.00	12.90	12.23	13.49	15.80
1. Direct Finance	11.94	11.09	12.66	11.74	13.51	16.58
2. Indirect Finance	13.27	13.14	13.09	12.69	13.37	15.45
II. Industry	12.78	12.61	13.12	12.81	14.3	15.46
1. Mining & Quarrying	13.09	13.06	13.10	13.18	13.73	13.99
2. Manufacturing & Processing	12.74	12.51	13.21	12.74	14.29	15.46
3. Electricity, Gas & Water	13.17	13.29	12.85	13.03	14.05	14.82
4. Construction	12.59	12.68	12.83	12.88	14.71	16.18
III. Transport Operators	13.08	12.92	12.95	12.75	14.97	16.13
IV. Professional and Other Services	12.82	12.42	12.95	12.55	14.72	15.76
V. Personal Loans	10.74	10.20	11.28	10.30	15.19	13.55
1. Loans for Purchase of Consumer Durables	14.50	14.61	14.22	14.31	16.99	15.12
2. Loans for Housing	9.07	8.62	10.07	8.95	14.6	10.15
3. Rest of the Personal Loans	14.11	13.85	13.68	13.50	15.94	18.06
VI. Trade	10.52	10.60	11.3	11.24	14.42	15.02
1. Wholesale Trade	10.11	10.00	10.49	10.50	14.95	14.92
2. Retail Trade	12.4	11.98	13.19	12.71	14.1	15.11
VII. Finance	13.24	13.55	12.91	12.77	14.86	15.37
VIII. All Others	12.54	13.04	13.13	12.82	15.62	14.99
Total Bank Credit	12.16	11.91	12.56	12.16	14.64	14.95
<i>Of which:</i>						
1. Artisans & Village Industries	11.77	11.53	13.18	12.54	18.09	17.08
2. Other Small Scale Industries	12.11	11.68	12.89	12.23	12.77	15.05
Weighted Average Deposit Rate of Term Deposits	6.38	6.14	6.61	6.11	4.74	5.08

- Notes :**
- The data given here are based on the accounts with credit limit of over 2 lakhs.
 - The data are exclusive of Inland & Foreign Bills purchased and discounted.
 - Amount outstanding figures are used as weights for calculating average lending rates.
 - The deposit data corresponds to only term deposits.
 - The data for 2005 on average deposit rate are based on 57938 reporting branches out of 67558 total branches having term deposits.
 - 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 Statistical Analysis and Computer Services, RBI.

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED
AVERAGE LENDING RATE AND DEPOSIT RATE — 2004 AND 2005 (Concl.)**

(in per cent)

Occupation	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2004	2005	2004	2005	2004	2005
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	14.18	13.28	14.55	13.88	13.03	12.45
1. Direct Finance	14.19	13.30	14.31	13.58	12.76	11.97
2. Indirect Finance	14.05	13.07	14.89	14.42	13.29	13.00
II. Industry	13.77	13.00	14.53	14.03	13.44	13.21
1. Mining & Quarrying	14.74	13.68	14.41	14.31	13.31	13.18
2. Manufacturing & Processing	14.18	13.35	14.55	14.00	13.51	13.20
3. Electricity, Gas & Water	17.78	16.48	14.94	14.70	13.31	13.36
4. Construction	12.70	12.48	14.14	13.92	13.10	13.16
III. Transport Operators	14.26	13.38	14.41	14.95	13.56	13.99
IV. Professional and Other Services	14.01	13.04	13.83	14.28	13.45	13.43
V. Personal Loans	12.24	11.56	13.45	11.40	12.22	10.95
1. Loans for Purchase of Consumer Durables	14.49	14.99	15.94	16.48	15.08	14.68
2. Loans for Housing	11.51	10.52	11.54	8.55	10.66	8.85
3. Rest of the Personal Loans	14.18	14.27	16.25	15.21	14.93	14.78
VI. Trade	13.93	13.24	13.47	13.44	11.49	11.52
1. Wholesale Trade	13.86	13.16	12.75	12.73	10.68	10.67
2. Retail Trade	13.96	13.27	14.35	13.93	13.36	12.95
VII. Finance	12.43	12.69	14.56	14.89	13.44	13.52
VIII. All Others	13.74	13.15	14.36	14.04	13.22	13.22
Total Bank Credit	13.64	12.82	14.13	13.28	12.96	12.57
Of which						
1. Artisans & Village Industries	14.49	13.74	14.35	14.74	12.48	11.97
2. Other Small Scale Industries	14.36	13.43	13.94	13.47	12.81	12.29
Weighted Average Deposit Rate of Term Deposits	8.34	7.52	6.33	6.35	6.51	6.18

- Notes :**
- The data given here are based on the accounts with credit limit of over 2 lakhs.
 - The data are exclusive of Inland & Foreign Bills purchased and discounted.
 - Amount outstanding figures are used as weights for calculating average lending rates.
 - The deposit data corresponds to only term deposits.
 - The data for 2005 on average deposit rate are based on 57938 reporting branches out of 67558 total branches having term deposits.
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Source : Basic Statistical Returns I & II, Department of Statistical Analysis and Computer Services, RBI.