

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED
AVERAGE LENDING RATE AND DEPOSIT RATE — 2005 AND 2006**

(In per cent)

Occupation	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2005	2006	2005	2006	2005	2006
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	12.00	11.34	12.23	11.76	15.80	14.77
1. Direct Finance	11.09	10.99	11.74	11.2	16.58	15.92
2. Indirect Finance	13.14	11.97	12.69	12.17	15.45	14.36
II. Industry	12.61	11.96	12.81	12.65	15.46	14.05
1. Mining & Quarrying	13.06	11.91	13.18	12.48	13.99	14.67
2. Manufacturing & Processing	12.51	11.96	12.74	12.65	15.46	13.96
3. Electricity, Gas & Water	13.29	12.45	13.03	12.91	14.82	14.82
4. Construction	12.68	11.81	12.88	12.45	16.18	14.78
III. Transport Operators	12.92	13.06	12.75	12.38	16.13	14.25
IV. Professional and Other Services	12.42	11.94	12.55	12.24	15.76	13.28
V. Personal Loans	10.20	10.21	10.30	9.80	13.55	12.04
1. Loans for Purchase of Consumer Durables	14.61	15.74	14.31	14.43	15.12	15.02
2. Loans for Housing	8.62	8.49	8.95	8.54	10.15	9.22
3. Rest of the Personal Loans	13.85	13.84	13.50	13.39	18.06	17.50
VI. Trade	10.60	10.72	11.24	11.00	15.02	14.64
1. Wholesale Trade	10.00	10.00	10.50	10.35	14.92	14.47
2. Retail Trade	11.98	11.74	12.71	12.02	15.11	14.79
VII. Finance	13.55	13.24	12.77	12.51	15.37	14.82
VIII. All Others	13.04	11.49	12.82	11.71	14.99	13.92
Total Bank Credit	11.91	11.49	12.16	11.89	14.95	13.43
<i>Of which</i>						
1. Artisans & Village Industries	11.53	10.97	12.54	11.87	17.08	15.47
2. Other Small Scale Industries	11.68	11.21	12.23	11.69	15.05	13.34
Weighted Average Deposit Rate of Term Deposits	6.14	6.22	6.11	6.42	5.08	5.75

- Notes :**
- The data given here are based on the accounts with credit limit of over Rs. 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 2006 on average deposit rate are based on 59642 reporting branches out of 68366 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 — 2005 AND 2006 (Concl.)**

(In per cent)

Occupation	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2005	2006	2005	2006	2005	2006
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	13.28	12.49	13.88	11.75	12.45	11.70
1. Direct Finance	13.30	12.59	13.58	11.99	11.97	11.33
2. Indirect Finance	13.07	11.98	14.42	11.24	13.00	12.10
II. Industry	13.00	12.07	14.03	12.72	13.21	12.58
1. Mining & Quarrying	13.68	12.67	14.31	12.45	13.18	12.39
2. Manufacturing & Processing	13.35	12.63	14.00	12.77	13.20	12.59
3. Electricity, Gas & Water	16.48	13.63	14.70	13.29	13.36	12.89
4. Construction	12.48	11.45	13.92	12.41	13.16	12.39
III. Transport Operators	13.38	12.82	14.95	12.51	13.99	12.69
IV. Professional and Other Services	13.04	12.17	14.28	12.42	13.43	12.36
V. Personal Loans	11.56	11.36	11.40	11.42	10.95	10.66
1. Loans for Purchase of Consumer Durables	14.99	15.30	16.48	15.01	14.68	15.03
2. Loans for Housing	10.52	10.16	8.55	8.55	8.85	8.61
3. Rest of the Personal Loans	14.27	13.96	15.21	15.04	14.78	14.60
VI. Trade	13.24	12.60	13.44	12.21	11.52	11.23
1. Wholesale Trade	13.16	12.75	12.73	11.67	10.67	10.49
2. Retail Trade	13.27	12.55	13.93	12.53	12.95	12.17
VII. Finance	12.69	11.06	14.89	13.32	13.52	12.95
VIII. All Others	13.15	12.71	14.04	11.80	13.22	11.80
Total Bank Credit	12.82	12.19	13.28	12.19	12.57	11.97
<i>Of which</i>						
1. Artisans & Village Industries	13.74	12.81	14.74	12.33	11.97	11.41
2. Other Small Scale Industries	13.43	12.72	13.47	12.22	12.29	11.64
Weighted Average Deposit Rate of Term Deposits	7.52	7.11	6.35	7.07	6.18	6.51

- Notes :**
- The data given here are based on the accounts with credit limit of over Rs. 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 2006 on average deposit rate are based on 59642 reporting branches out of 68366 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.