

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE  
LENDING RATE AND DEPOSIT RATE - 2006 AND 2007**

Occupation	(in per cent)					
	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2006	2007	2006	2007	2006	2007
	(1)	(2)	(3)	(4)	(5)	(6)
<b>Weighted Average Lending Rate</b>						
<b>I. Agriculture</b>	<b>11.34</b>	<b>11.50</b>	<b>11.76</b>	<b>11.64</b>	<b>14.77</b>	<b>13.50</b>
1. Direct Finance	10.99	11.57	11.20	11.19	15.92	14.19
2. Indirect Finance	11.97	11.31	12.17	12.05	14.36	11.81
<b>II. Industry</b>	<b>11.96</b>	<b>12.10</b>	<b>12.65</b>	<b>12.43</b>	<b>14.05</b>	<b>12.77</b>
1. Mining & Quarrying	11.91	12.45	12.48	11.79	14.67	11.94
2. Manufacturing & Processing	11.96	12.09	12.65	12.41	13.96	12.81
3. Electricity, Gas & Water	12.45	12.02	12.91	12.59	14.82	12.62
4. Construction	11.81	12.06	12.45	12.53	14.78	12.43
<b>III. Transport Operators</b>	<b>13.06</b>	<b>12.22</b>	<b>12.38</b>	<b>12.78</b>	<b>14.25</b>	<b>13.27</b>
<b>IV. Professional and Other Services</b>	<b>11.94</b>	<b>11.76</b>	<b>12.24</b>	<b>12.18</b>	<b>13.28</b>	<b>12.76</b>
<b>V. Personal Loans</b>	<b>10.21</b>	<b>10.48</b>	<b>9.80</b>	<b>10.38</b>	<b>12.04</b>	<b>13.47</b>
1. Loans for Purchase of Consumer Durables	15.74	14.14	14.43	13.89	15.02	15.75
2. Loans for Housing	8.49	8.92	8.54	9.24	9.22	9.75
3. Rest of the Personal Loans	13.84	13.61	13.39	13.38	17.50	17.56
<b>VI. Trade</b>	<b>10.72</b>	<b>10.82</b>	<b>11.00</b>	<b>11.34</b>	<b>14.64</b>	<b>13.12</b>
1. Wholesale Trade	10.00	10.16	10.35	10.65	14.47	12.74
2. Retail Trade	11.74	11.90	12.02	12.27	14.79	13.22
<b>VII. Finance</b>	<b>13.24</b>	<b>12.99</b>	<b>12.51</b>	<b>12.26</b>	<b>14.82</b>	<b>13.23</b>
<b>VIII. All Others</b>	<b>11.49</b>	<b>11.67</b>	<b>11.71</b>	<b>11.74</b>	<b>13.92</b>	<b>13.80</b>
<b>Total Bank Credit</b>	<b>11.49</b>	<b>11.64</b>	<b>11.89</b>	<b>11.89</b>	<b>13.43</b>	<b>13.03</b>
<i>Of which</i>						
1. Artisans & Village Industries	10.97	11.91	11.87	12.28	15.47	14.98
2. Other Small Scale Industries	11.21	12.00	11.69	12.12	13.34	12.22
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>6.22</b>	<b>7.74</b>	<b>6.42</b>	<b>8.02</b>	<b>5.75</b>	<b>9.03</b>

- 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 2007 on average deposit rate are based on 61106 reporting branches out of 70408 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 - 2006 AND 2007 (Concl.d.)**

Occupation	(in per cent)					
	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2006	2007	2006	2007	2006	2007
	(7)	(8)	(9)	(10)	(11)	(12)
<b>Weighted Average Lending Rate</b>						
<b>I. Agriculture</b>	<b>12.49</b>	<b>11.71</b>	<b>11.75</b>	<b>12.01</b>	<b>11.70</b>	<b>11.72</b>
1. Direct Finance	12.59	11.70	11.99	12.31	11.33	11.60
2. Indirect Finance	11.98	11.87	11.24	11.56	12.10	11.88
<b>II. Industry</b>	<b>12.07</b>	<b>11.70</b>	<b>12.72</b>	<b>12.37</b>	<b>12.58</b>	<b>12.36</b>
1. Mining & Quarrying	12.67	12.84	12.45	12.98	12.39	12.18
2. Manufacturing & Processing	12.63	12.01	12.77	12.33	12.59	12.33
3. Electricity, Gas & Water	13.63	12.61	13.29	13.57	12.89	12.64
4. Construction	11.45	11.25	12.41	11.90	12.39	12.33
<b>III. Transport Operators</b>	<b>12.82</b>	<b>12.44</b>	<b>12.51</b>	<b>12.18</b>	<b>12.69</b>	<b>12.49</b>
<b>IV. Professional and Other Services</b>	<b>12.17</b>	<b>12.08</b>	<b>12.42</b>	<b>12.51</b>	<b>12.36</b>	<b>12.26</b>
<b>V. Personal Loans</b>	<b>11.36</b>	<b>11.36</b>	<b>11.42</b>	<b>11.05</b>	<b>10.66</b>	<b>10.87</b>
1. Loans for Purchase of Consumer Durables	15.30	13.86	15.01	14.24	15.03	14.36
2. Loans for Housing	10.16	10.23	8.55	8.68	8.61	9.01
3. Rest of the Personal Loans	13.96	13.44	15.04	14.95	14.60	14.47
<b>VI. Trade</b>	<b>12.60</b>	<b>12.00</b>	<b>12.21</b>	<b>12.18</b>	<b>11.23</b>	<b>11.54</b>
1. Wholesale Trade	12.75	12.51	11.67	11.92	10.49	10.77
2. Retail Trade	12.55	11.85	12.53	12.36	12.17	12.37
<b>VII. Finance</b>	<b>11.06</b>	<b>11.16</b>	<b>13.32</b>	<b>12.92</b>	<b>12.95</b>	<b>12.56</b>
<b>VIII. All Others</b>	<b>12.71</b>	<b>11.63</b>	<b>11.80</b>	<b>12.03</b>	<b>11.80</b>	<b>11.87</b>
<b>Total Bank Credit</b>	<b>12.19</b>	<b>11.70</b>	<b>12.19</b>	<b>11.91</b>	<b>11.97</b>	<b>11.92</b>
<i>Of which</i>						
1. Artisans & Village Industries	12.81	12.64	12.33	14.15	11.41	12.47
2. Other Small Scale Industries	12.72	11.74	12.22	12.76	11.64	12.15
<b>Weighted Average Deposit Rate of Term Deposits</b>	<b>7.11</b>	<b>7.51</b>	<b>7.07</b>	<b>8.98</b>	<b>6.51</b>	<b>8.22</b>

- Notes :**
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