

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2007 AND 2008**

(in per cent)

	State Bank of India and its Associates		Nationalised Banks		Foreign Banks	
	2007	2008	2007	2008	2007	2008
	(1)	(2)	(3)	(4)	(5)	(6)
Weighted Average Lending Rate						
I. Agriculture	11.50	11.42	11.64	11.64	13.50	12.74
1. Direct Finance	11.57	11.60	11.19	11.41	14.19	12.24
2. Indirect Finance	11.31	11.09	12.05	11.92	11.81	13.05
II. Industry	12.10	12.06	12.43	12.57	12.77	12.31
1. Mining & Quarrying	12.45	12.13	11.79	12.89	11.94	11.04
2. Manufacturing & Processing	12.09	12.06	12.41	12.54	12.81	12.27
3. Electricity, Gas & Water	12.02	11.95	12.59	12.32	12.62	13.06
4. Construction	12.06	12.08	12.53	12.73	12.43	12.62
III. Transport Operators	12.22	12.67	12.78	12.72	13.27	13.06
IV. Professional and Other Services	11.76	11.97	12.18	12.59	12.76	12.93
V. Personal Loans	10.48	10.98	10.38	11.09	13.47	14.17
1. Loans for Purchase of Consumer Durables	14.14	14.64	13.89	14.08	15.75	18.29
2. Loans for Housing	8.92	9.73	9.24	10.10	9.75	10.97
3. Rest of the Personal Loans	13.61	13.41	13.38	13.29	17.56	17.28
VI. Trade	10.82	12.04	11.34	12.36	13.12	13.66
1. Wholesale Trade	10.16	11.70	10.65	12.13	12.74	13.07
2. Retail Trade	11.90	12.37	12.27	12.65	13.22	14.13
VII. Finance	12.99	12.26	12.26	12.76	13.23	13.02
VIII. All Others	11.67	12.09	11.74	12.52	13.80	13.40
Total Bank Credit	11.64	11.82	11.89	12.33	13.03	13.05
Weighted Average Deposit Rate of Term Deposits	7.74	8.49	8.02	8.56	9.03	8.03

Notes : 1. The data given here are based on the accounts with credit limit of over 2 lakhs.
2. The data are exclusive of Inland & Foreign Bills purchased and discounted.
3. Amount outstanding figures are used as weights for calculating average lending rates.
4. The deposit data corresponds to only term deposits.
5. The data for 2008 on average deposit rate are based on 65027 reporting branches out of 70207 total branches having term deposits.
6. 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 Statistics and Information Management, RBI.

**TABLE 11.4 : BANK GROUP-WISE AND OCCUPATION-WISE WEIGHTED AVERAGE
LENDING RATE AND DEPOSIT RATE - 2007 AND 2008 (Concl.d.)**

(in per cent)

	Regional Rural Banks		Other Scheduled Commercial Banks		All Scheduled Commercial Banks	
	2007	2008	2007	2008	2007	2008
	(7)	(8)	(9)	(10)	(11)	(12)
Weighted Average Lending Rate						
I. Agriculture	11.71	12.12	12.01	12.45	11.72	11.77
1. Direct Finance	11.70	12.12	12.31	12.70	11.60	11.80
2. Indirect Finance	11.87	12.06	11.56	11.79	11.88	11.71
II. Industry	11.70	12.23	12.37	12.71	12.36	12.44
1. Mining & Quarrying	12.84	13.25	12.98	12.51	12.18	12.60
2. Manufacturing & Processing	12.01	12.70	12.33	12.70	12.33	12.40
3. Electricity, Gas & Water	12.61	12.59	13.57	12.81	12.64	12.31
4. Construction	11.25	11.57	11.90	12.73	12.33	12.60
III. Transport Operators	12.44	12.83	12.18	11.78	12.49	12.29
IV. Professional and Other Services	12.08	12.47	12.51	12.85	12.26	12.59
V. Personal Loans	11.36	11.85	11.05	12.75	10.87	11.95
1. Loans for Purchase of Consumer Durables	13.86	13.31	14.24	14.68	14.36	16.73
2. Loans for Housing	10.23	10.69	8.68	11.45	9.01	10.54
3. Rest of the Personal Loans	13.44	13.48	14.95	14.59	14.47	14.28
VI. Trade	12.00	12.83	12.18	12.82	11.54	12.45
1. Wholesale Trade	12.51	12.74	11.92	12.46	10.77	12.13
2. Retail Trade	11.85	12.85	12.36	13.08	12.37	12.78
VII. Finance	11.16	11.85	12.92	12.78	12.56	12.69
VIII. All Others	11.63	12.23	12.03	12.66	11.87	12.59
Total Bank Credit	11.70	12.18	11.91	12.68	11.92	12.34
Weighted Average Deposit Rate of Term Deposits						
	7.51	8.19	8.98	9.31	8.22	8.71

- 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 2008 on average deposit rate are based on 65027 reporting branches out of 70207 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 Statistics and Information Management, RBI.