

**Weighted Average Interest Rate for 2016-17 of  
Private Banks**

<b>WAIC applicable for PSBs for the year 2016-17</b>			
<b>Sl. No</b>	<b>Name of the Bank</b>	<b>Weighted average interest charged (WAIC)</b>	<b>Interest to be subvented above 7% based on WAIC subject to a cap of 5.5%</b>
1	Allahabad Bank	10.52	3.52
2	Andhra Bank	12.5	5.50
3	Bank of Baroda	9.65	2.65
4	Bank of India	13.27	5.50
5	Bank of Maharashtra	11.2	4.20
6	Canara Bank	11.15	4.15
7	Central Bank of India	10.5	3.50
8	Corporation Bank	11.65	4.65
9	Dena Bank	11.09	4.09
10	Indian Bank	11.95	4.95
11	Indian Overseas Bank	10.81	3.81
12	Oriental Bank of Commerce	11.45	4.45
13	Punjab National Bank	11.5	4.50
14	Punjab & Sindh Bank	11.62	4.62
15	State Bank of Bikaner & Jaipur	12.73	5.50
16	State Bank of Hyderabad	12.05	5.05
17	State Bank of India	12.25	5.25
18	State Bank of Mysore	10.6	3.60
19	State Bank of Patiala	10.78	3.78
20	State Bank of Travancore	11.49	4.49
21	Syndicate Bank	11.15	4.15
22	Uco Bank	10.7	3.700
23	Union Bank	10	3.00
24	United Bank of India	11.47	4.47
25	Vijaya Bank	13.93	5.50
26	IDBI	11.5	4.50
27	Bharatiya Mahila Bank	11.7	4.70

<b>Sl. No.</b>	<b>Name of the Banks</b>	<b>weighted average Interest Charged(WAIC)</b>	<b>Interest to be subvented above 7% based on WAIC subjected to a cap of 5.50%</b>
1	The Karur Vysya Bank	10.67	3.67
2	Kotak Mahindra	NA*	NA*
3	Dhan Laxmi	12.50	5.50
4	Tamil Nadu Mercantile Bank	12.65	5.50
5	Yes Bank	NA	NA
6	Indusind Bank	NA	NA
7	Axis Bank	12.48	5.48
8	HDFC	15.25	5.50
9	ICICI Bank	14.35	5.50
10	Lakshmi vilas Bank	12.45	5.45
11	J&K	12.50	5.50
12	City Union Bank	11.07	4.07
13	Karnataka Bank Ltd	11.50	4.50
14	DCB Bank	26.00	5.50
15	RBL Bank	18.00	5.50