

Appendix Table I.2: Interest Rate Structure of Scheduled Commercial Banks

(Per cent per annum)

Item	Rates as on										
	Jan 28, 2000	Feb 25, 2000	Apr 28, 2000	June 30, 2000	Aug 25, 2000	Sept 29, 2000	Jan 26, 2001	Feb 23, 2001	March 30, 2001	May 04, 2001	August 06, 2001
1	2	3	4	5	6	7	8	9	10	11	12
A. Lending Rates											
<i>Size of Credit Limit</i>											
1. Up to Rs. 2 lakh #	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR	Not exceeding PLR
2. Over Rs. 2 lakh : (Prime Lending Rate)*	12.00-12.50	12.00-12.50	11.25-11.75	11.25-11.75	11.25-12.00	12.00-12.50	12.00-12.50	12.00-12.50	11.00-12.00	11.00-12.00	11.00-12.00
a. Maximum Spread over PLR	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00	3.50-4.00
B. Deposit Rates											
<i>Category of Account</i>											
1. Current Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2. Savings	4.50	4.50	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
3. Term Deposits @											
a) Up to and including one year	5.00-7.50	5.00-7.50	4.50-7.00	4.50-7.50	4.50-7.25	4.75-7.25	5.00-7.25	5.00-7.50	5.25-7.25	5.00-7.25	5.00-7.00
b) > 1-2 years	8.00-9.00	8.00-9.00	8.00-8.50	8.00-8.50	8.5	8.5	8.5	8.5	8.5	8.00-8.50	8.00-8.50
c) > 2-3 years	9.5	9.5	8.50-9.00	8.50-9.00	9.00	9.00	9	9.00-9.50	9	8.50-9.00	8.50-9.00
d) > 3 years	10.50	10.00-10.50	9.50-10.00	9.50	9.50-10.00	10.00	10.00	10.00	9.50-10.00	9.00-9.50	9.00-9.50
Memo Item :											
Bank Rate ##	8.0	8.0	7.0 (April 1, 2000)	7.0	8.0 (July 22, 2000)	8.0	8.0	7.5 (February 16, 2001)	7.0 (March 2, 2001)	7.0	7.0

* Data relates to major public sector banks.

Effective April 1998, credit limits of over Rs. 25,000 and up to Rs. 2 lakh have been merged and are specified as up to Rs. 2 lakh.

@ The minimum maturity period of term deposits is 15 days, effective April 29, 1998. Data relate to major public sector banks.

The change in the Bank Rate was made effective from the close of business of respective dates indicated in the bracket.