

**APPENDIX TABLE 41: INTEREST RATE STRUCTURE OF SCHEDULED COMMERCIAL BANKS**

(Per cent)

Item	31-Mar 2008	30-Apr 2008	31-May 2008	30-Jun 2008	31-Jul 2008	31-Aug 2008	30-Sep 2008	31-Oct 2008	30-Nov 2008	31-Dec 2008	31-Jan 2009	28-Feb 2009	31-Mar 2009	30-Apr 2009	31-May 2009	30-June 2009	31-July 2009
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<b>A. Lending Rates</b>																	
<i>Size of Credit Limit</i>																	
1. Up to Rs. 2 lakh	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR
2. Over Rs. 2 lakh:																	
BPLR*	12.25-12.75	12.25-12.75	12.25-12.75	12.50-12.75	12.75-13.25	13.25-14.00	13.75-14.00	13.75-14.00	13.00-13.50	12.50-13.25	12.00-12.50	11.50-12.50	11.50-12.50	11.50-12.25	11.00-12.25	11.00-12.00	11.00-12.00
<b>B. Deposit Rates</b>																	
<i>Category of Account</i>																	
1. Current	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2. Savings	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
3. Term Deposits *																	
a) Up to and including one year	3.00-7.50	3.00-7.50	3.00-7.50	3.00-8.00	3.00-8.25	3.00-8.50	3.00-8.50	3.00-8.75	3.00-8.75	3.25-9.25	3.25-8.00	3.25-8.00	3.25-8.00	3.00-7.00	2.50-7.00	2.50-7.00	2.50-6.50
b) 1-2 years	8.25-8.75	8.25-8.75	8.25-8.75	8.25-9.50	8.75-9.50	9.75-10.00	9.75-10.00	9.75-10.50	9.50-10.50	9.50-10.00	8.00-8.75	8.00-8.75	8.00-8.50	7.00-7.75	6.50-7.50	6.50-7.25	6.50-7.00
c) 2-3 years	8.25-8.75	8.25-8.75	8.25-8.75	8.50-9.50	9.00-9.50	9.50-9.75	9.50-9.75	9.50-10.50	9.25-10.50	9.00-10.00	8.25-9.00	8.00-9.00	8.00-8.75	7.25-8.25	7.00-8.25	6.75-7.50	6.75-7.25
d) > 3 years	7.50-9.00	7.50-9.00	8.00-8.75	8.00-9.00	8.75-9.50	8.75-9.75	8.75-9.75	8.75-9.75	8.50-9.75	8.50-9.75	8.25-8.50	7.75-8.50	7.75-8.50	7.25-8.50	7.00-8.25	6.75-8.00	6.75-7.75

\* : Data relate to major public sector banks.      BPLR : Benchmark Prime Lending Rate.      ≤ : Not exceeding.