

APPENDIX TABLE I.2 INTEREST RATE STRUCTURE OF SCHEDULED COMMERCIAL BANKS

(Per cent per annum)

Item	Rates as on													
	Jan. 16, 2004	Jan. 9, 2004	Jan. 2, 2004	Dec. 5, 2003	Nov. 7, 2003	Oct. 3, 2003	Sept. 12, 2003	July 11, 2003	June 20, 2003	May 16, 2003	May 9, 2003	May 2, 2003	April 11, 2003	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
A. Lending Rates														
Size of Credit Limit														
1. Up to Rs. 2 lakh	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	≤ PLR	
2. Over Rs. 2 lakh (Prime Lending Rate*)	10.25-11.00	10.25-11.00	10.25-11.00	10.50-11.00	10.50-11.50	10.50-11.50	10.50-11.50	10.50-11.50	10.50-11.50	10.50-11.50	10.50-11.50	10.75-11.50	10.75-11.50	
B. Deposit Rates														
Category of Account														
1. Current	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
2. Savings	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	
3. Term Deposits @														
a) Up to and including one year	4.00-4.75	4.00-4.75	4.00-4.75	4.00-5.00	4.00-5.00	4.00-5.25	4.00-5.25	4.00-5.25	4.00-5.50	4.25-5.50	4.25-5.50	4.00-5.50	4.00-5.50	
b) 1-2 years	5.00	5.00	5.00	5.00-5.25	5.00-5.25	5.00-5.50	4.75-5.25	5.00-5.75	5.00-5.75	5.25-5.75	5.25-5.75	5.25-5.75	5.25-5.75	
c) 2-3 years	5.00-5.25	5.00-5.25	5.00-5.25	5.00-5.50	5.00-5.50	5.00-5.75	5.00-5.75	5.00-5.75	5.00-5.75	5.50-5.75	5.25-5.75	5.25-6.00	5.25-6.00	
d) > 3 years	5.25-5.50	5.25-6.00	5.25-5.75	5.25-5.75	5.25-6.00	5.25-6.00	5.25-6.00	5.25-6.00	5.25-6.00	5.75-6.00	5.50-6.00	5.50-6.25	5.50-6.25	
Memo Item :														
Bank Rate #	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.25	

* : Data relate to major public sector banks.

≤ : Not exceeding.

: The change in the Bank Rate was made effective from the close of business of the date indicated in the parenthesis.

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