

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

(Per cent)

Item	31-Mar 2006	30-Apr 2006	31-May 2006	30-Jun 2006	31-Jul 2006	30-Aug 2006	30-Sep 2006	31-Oct 2006	30-Nov 2006	31-Dec 2006	31-Jan 2007	28-Feb 2007	31-Mar 2007	30-Apr 2007	31-May 2007	30-Jun 2007	31-Jul 2007
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*	10.25-10.75	10.25-10.75	10.75-11.25	10.75-11.25	10.75-11.25	11.00-11.50	11.00-11.50	11.00-11.50	11.00-11.50	11.00-11.50	11.50-12.00	12.25-12.50	12.25-12.50	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25
<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	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
3. Term Deposits *																	
a) Up to and including one year	2.25-5.50	2.25-6.00	3.00-6.00	3.00-6.00	3.00-6.00	3.00-6.25	3.00-6.25	3.00-6.25	3.00-6.50	3.00-7.00	3.00-7.00	3.00-7.00	3.00-7.00	3.00-7.00	3.00-7.00	3.00-9.50	3.00-9.50
b) 1-2 years	6.00-6.50	6.00-6.50	6.25-6.75	6.25-6.75	6.25-6.75	6.50-7.00	6.75-7.00	6.75-7.00	6.75-7.25	7.00-7.50	7.50-8.25	7.50-8.25	7.50-9.00	7.50-9.00	7.50-9.00	7.50-9.50	7.50-9.50
c) 2-3 years	6.00-6.50	6.00-6.50	6.25-6.75	6.25-6.75	6.25-6.75	6.50-7.00	6.75-7.00	6.75-7.00	6.75-7.25	7.00-7.50	7.50-8.50	7.50-8.50	7.50-8.50	7.50-8.50	7.50-8.50	7.50-9.50	7.50-9.50
d) > 3 years	6.25-7.00	6.25-7.00	6.50-7.00	6.50-7.00	6.50-7.00	7.00-8.00	7.00-8.00	7.00-8.00	7.00-8.00	7.30-8.00	7.75-8.50	7.75-9.00	7.75-9.00	7.75-9.00	7.75-9.00	7.75-9.60	7.75-9.60

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