

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2000					
Over all	13.52	13.49	13.33	13.56	13.65
Government	12.28	12.00	-	12.36	-
Public Sector	13.36	13.69	12.88	13.80	4.44
Private Sector (Business)	14.07	14.07	12.55	14.74	13.98
NGOs & Non-Profit Institutions	15.96	15.42	12.71	16.81	-
Personal	10.38	7.80	18.70	8.33	8.54
Others	14.65	16.00	12.30	13.35	13.09
Dec.2000					
Over all	13.55	13.13	13.44	13.85	13.62
Government	12.45	12.00	-	12.54	-
Public Sector	13.68	12.35	13.50	14.70	4.68
Private Sector (Business)	14.03	13.74	12.59	14.94	13.85
NGOs & Non-Profit Institutions	13.52	8.31	12.75	16.87	14.00
Personal	10.20	8.39	18.41	7.07	10.55
Others	14.37	14.76	13.97	14.88	12.36
Jun.2001					
Over all	13.61	13.49	13.72	13.63	13.69
Government	12.25	12.14	8.00	12.28	-
Public Sector	13.91	13.49	13.91	14.35	5.21
Private Sector (Business)	14.08	13.97	13.02	14.69	13.94
NGOs & Non-Profit Institutions	11.96	8.57	15.46	13.08	12.00
Personal	10.85	9.69	17.09	8.65	8.42
Others	15.44	16.15	15.13	14.98	7.29
Dec.2001					
Over all	13.45	13.64	12.95	13.33	13.99
Government	12.68	12.23	5.00	12.78	-
Non-Financial Public Sector Enterprises	13.15	12.33	11.87	13.69	2.00
Non-Bank Financial Institutions	12.09	12.55	13.16	14.44	2.00
Private Sector(Business)	13.70	14.02	12.13	13.81	14.30
NGOs & Non-Profit Institutions	14.35	16.65	13.06	13.27	-
Personal	12.43	11.55	17.94	10.27	11.46
Others	15.04	15.99	9.31	15.05	13.49

* Including zero rate of return

(Contd.)

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2002					
Over all	13.19	13.05	12.60	13.33	13.64
Government	12.79	12.16	-	12.89	-
Non-Financial Public Sector Enterprises	13.38	13.28	11.70	13.77	2.00
Non-Bank Financial Institutions	12.29	13.28	11.71	13.95	7.62
Private Sector(Business)	13.27	13.24	11.10	13.85	13.82
NGOs & Non-Profit Institutions	11.61	12.82	10.26	11.20	12.27
Personal	13.17	10.82	18.98	11.00	8.16
Others	13.71	14.15	8.56	13.08	16.67
Dec.2002					
Over all	12.87	12.49	11.85	13.30	13.96
Government	12.00	12.00	-	12.00	-
Non-Financial Public Sector Enterprises	12.56	12.99	10.33	12.67	-
Non-Bank Financial Institutions	11.66	13.11	9.07	15.45	-
Private Sector(Business)	12.96	12.50	10.00	14.28	14.07
NGOs & Non-Profit Institutions	12.77	15.31	9.65	12.31	20.00
Personal	13.52	11.62	18.85	10.13	10.90
Others	11.76	11.15	11.48	14.43	13.90
Jun.2003					
Over all	9.40	8.04	7.77	9.95	14.21
Government	5.99	5.75	3.50	6.15	-
Non-Financial Public Sector Enterprises	8.16	7.14	5.14	9.88	-
Non-Bank Financial Institutions	7.60	8.43	6.94	6.51	-
Private Sector(Business)	9.79	8.26	5.65	11.03	14.35
NGOs & Non-Profit Institutions	6.65	9.64	3.51	5.61	11.00
Personal	9.83	7.74	13.43	8.61	9.06
Others	10.14	10.59	6.25	11.45	14.52
Dec.2003					
Over all	7.76	6.80	6.72	7.42	13.74
Government	2.94	2.10	10.50	3.56	-
Non-Financial Public Sector Enterprises	5.71	5.04	3.94	6.67	-
Non-Bank Financial Institutions	4.56	5.59	4.34	3.64	-
Private Sector(Business)	7.92	6.70	4.17	8.09	13.96
NGOs & Non-Profit Institutions	5.44	8.82	2.75	3.85	11.00
Personal	9.76	9.55	12.63	7.75	6.56
Others	7.60	7.17	5.71	9.49	13.11

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Percent Per Annum)					
Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2004					
Over all	7.28	6.63	6.51	7.28	13.74
Government	3.53	4.00	-	2.91	-
Non-Financial Public Sector Enterprises	4.60	3.99	3.35	6.54	-
Non-Bank Financial Institutions	4.43	5.26	3.80	3.31	-
Private Sector(Business)	7.33	6.55	4.11	8.19	13.95
NGOs & Non-Profit Institutions	6.15	8.34	2.96	4.94	11.91
Personal	10.07	9.47	13.20	8.40	6.36
Others	8.51	8.65	4.40	9.67	12.34
Dec.2004					
Over all	6.99	6.42	7.56	6.89	12.20
Government	4.24	4.22	-	4.28	-
Non-Financial Public Sector Enterprises	4.58	4.49	4.35	4.94	-
Non-Bank Financial Institutions	4.85	5.35	4.85	3.84	-
Private Sector(Business)	6.88	6.30	5.30	7.31	12.37
NGOs & Non-Profit Institutions	5.86	7.97	8.01	4.06	9.07
Personal	9.93	8.79	16.60	8.59	6.46
Others	4.17	6.01	6.07	1.80	12.17
Jun.2005					
Over all	8.81	8.46	10.24	8.22	12.39
Government	8.00	8.14	-	7.53	-
Non-Financial Public Sector Enterprises	6.66	6.19	7.37	7.38	-
Non-Bank Financial Institutions	7.73	8.29	7.96	6.60	-
Private Sector(Business)	8.47	8.12	7.61	8.34	12.59
NGOs & Non-Profit Institutions	6.39	9.17	8.50	3.09	11.99
Personal	11.68	10.99	19.09	9.16	5.97
Others	8.22	7.67	7.21	10.37	11.78
Dec.2005					
Over all	10.17	9.91	12.02	9.66	12.34
Government	9.31	9.36	4.66	9.34	-
Non-Financial Public Sector Enterprises	8.47	8.07	7.52	9.81	-
Non-Bank Financial Institutions	9.81	10.13	9.34	9.23	-
Private Sector(Business)	9.84	9.68	9.05	9.78	12.55
NGOs & Non-Profit Institutions	6.32	8.90	11.10	3.30	12.00
Personal	12.62	11.79	20.22	10.03	6.12
Others	9.70	9.14	8.09	12.50	12.66

* Including zero rate of return

(Contd.)

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2006					
Over all	10.61	10.36	13.04	10.03	12.28
Government	9.68	9.87	4.71	9.20	-
Non-Financial Public Sector Enterprises	9.01	9.36	8.75	8.41	-
Non-Bank Financial Institutions	10.01	10.08	10.06	9.78	-
Private Sector(Business)	10.12	9.90	9.89	10.36	12.51
NGOs & Non-Profit Institutions	5.73	8.07	11.59	3.42	12.00
Personal	13.71	12.99	20.65	10.67	5.82
Others	10.29	10.72	8.09	10.24	12.12
Dec.2006					
Over all	11.12	11.04	14.26	10.33	12.32
Government	10.08	10.04	-	10.22	-
Non-Financial Public Sector Enterprises	10.26	10.34	10.24	10.07	-
Non-Bank Financial Institutions	10.75	10.75	11.20	10.66	-
Private Sector(Business)	10.60	10.48	10.37	10.55	12.59
NGOs & Non-Profit Institutions	7.67	11.15	11.94	3.96	12.54
Personal	14.12	13.99	22.31	10.38	6.15
Others	10.41	12.47	9.55	8.32	11.78
Jun.2007					
Over all	11.55	11.49	14.49	10.80	12.47
Government	10.87	10.81	-	11.01	13.00
Non-Financial Public Sector Enterprises	10.41	10.45	10.23	10.35	-
Non-Bank Financial Institutions	10.93	10.98	11.09	10.69	-
Private Sector(Business)	10.91	10.78	10.31	11.10	12.85
NGOs & Non-Profit Institutions	8.16	11.02	11.56	5.37	12.69
Personal	14.94	15.18	22.63	10.52	5.02
Others	10.77	11.89	9.42	10.08	12.37
Dec.2007					
Over all	11.56	11.43	13.37	11.58	12.44
Government	10.80	10.74	-	10.93	13.00
Non-Financial Public Sector Enterprises	10.37	10.31	9.72	10.60	-
Non-Bank Financial Institutions	11.05	11.04	10.83	11.18	-
Private Sector(Business)	11.14	10.93	10.30	11.80	12.83
NGOs & Non-Profit Institutions	8.64	10.68	13.13	5.38	12.00
Personal	14.15	14.31	20.42	12.04	5.10
Others	10.74	11.16	0.01	10.15	11.06

*Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Concl'd.)

(Percent Per Annum)

Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2008					
Over all	12.49	12.48	15.38	12.59	9.44
Government	11.45	11.44	-	11.52	14.00
Non-Financial Public Sector Enterprises	12.24	12.13	11.73	12.53	-
Non-Bank Financial Institutions	12.08	12.21	11.92	11.53	-
Private Sector(Business)	12.01	11.95	11.66	12.97	9.64
NGOs & Non-Profit Institutions	9.64	12.60	15.19	5.95	12.00
Personal	15.36	15.65	25.30	12.17	4.73
Others	12.22	12.79	0.00	11.19	12.50
Dec.2008					
Over all	14.63	14.70	17.18	14.83	9.26
Government	16.00	16.02	-	15.96	-
Non-Financial Public Sector Enterprises	15.25	15.23	15.88	15.23	-
Non-Bank Financial Institutions	15.58	15.40	15.88	15.89	-
Private Sector(Business)	14.38	14.40	14.94	15.47	9.42
NGOs & Non-Profit Institutions	11.16	16.05	19.00	6.31	12.00
Personal	15.34	15.54	24.77	12.65	4.85
Others	12.66	16.54	-	4.08	12.79
Jun.2009					
Over all	14.25	14.44	16.11	14.14	9.16
Government	15.35	15.38	16.00	15.25	-
Non-Financial Public Sector Enterprises	14.28	14.51	14.64	13.51	-
Non-Bank Financial Institutions	13.51	15.38	14.18	9.55	-
Private Sector(Business)	13.82	13.96	13.77	14.53	9.34
NGOs & Non-Profit Institutions	10.89	16.53	16.50	6.31	12.24
Personal	15.83	16.23	24.29	13.15	3.71
Others	13.73	15.77	1.68	11.76	12.37
Dec.2009					
Over all	13.18	13.88	14.43	11.15	9.01
Government	15.06	15.09	16.00	14.96	-
Non-Financial Public Sector Enterprises	12.30	13.82	13.68	8.57	-
Non-Bank Financial Institutions	11.74	14.33	14.44	3.75	7.00
Private Sector(Business)	12.76	13.48	12.35	10.77	9.16
NGOs & Non-Profit Institutions	10.95	14.80	14.77	7.32	16.00
Personal	14.91	15.34	22.82	12.38	4.46
Others	12.93	15.42	0.00	9.72	15.05