

## 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	Speciali sed Banks
<b>Jun.2001</b>					
<b>Over all</b>	<b>13.61</b>	<b>13.49</b>	<b>13.72</b>	<b>13.63</b>	<b>13.69</b>
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
<b>Dec.2001</b>					
<b>Over all</b>	<b>13.45</b>	<b>13.64</b>	<b>12.95</b>	<b>13.33</b>	<b>13.99</b>
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
<b>Jun.2002</b>					
<b>Over all</b>	<b>13.19</b>	<b>13.05</b>	<b>12.60</b>	<b>13.33</b>	<b>13.64</b>
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
<b>Dec.2002</b>					
<b>Over all</b>	<b>12.87</b>	<b>12.49</b>	<b>11.85</b>	<b>13.30</b>	<b>13.96</b>
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

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Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Jun.2003</b>					
<b>Over all</b>	<b>9.40</b>	<b>8.04</b>	<b>7.77</b>	<b>9.95</b>	<b>14.21</b>
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
<b>Dec.2003</b>					
<b>Over all</b>	<b>7.76</b>	<b>6.80</b>	<b>6.72</b>	<b>7.42</b>	<b>13.74</b>
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
<b>Jun.2004</b>					
<b>Over all</b>	<b>7.28</b>	<b>6.63</b>	<b>6.51</b>	<b>7.28</b>	<b>13.74</b>
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
<b>Dec.2004</b>					
<b>Over all</b>	<b>6.99</b>	<b>6.42</b>	<b>7.56</b>	<b>6.89</b>	<b>12.20</b>
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

\* Including zero rate of return

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Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
<b>Jun.2005</b>					
<b>Over all</b>	<b>8.81</b>	<b>8.46</b>	<b>10.24</b>	<b>8.22</b>	<b>12.39</b>
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
<b>Dec.2005</b>					
<b>Over all</b>	<b>10.17</b>	<b>9.91</b>	<b>12.02</b>	<b>9.66</b>	<b>12.34</b>
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
<b>Jun.2006</b>					
<b>Over all</b>	<b>10.61</b>	<b>10.36</b>	<b>13.04</b>	<b>10.03</b>	<b>12.28</b>
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
<b>Dec.2006</b>					
<b>Over all</b>	<b>11.12</b>	<b>11.04</b>	<b>14.26</b>	<b>10.33</b>	<b>12.32</b>
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

\* Including zero rate of return  
(Contd.)

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### 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
<b>Jun.2007</b>					
<b>Over all</b>	<b>11.55</b>	<b>11.49</b>	<b>14.49</b>	<b>10.80</b>	<b>12.47</b>
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
<b>Dec.2007</b>					
<b>Over all</b>	<b>11.56</b>	<b>11.43</b>	<b>13.37</b>	<b>11.58</b>	<b>12.44</b>
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
<b>Jun.2008</b>					
<b>Over all</b>	<b>12.49</b>	<b>12.48</b>	<b>15.38</b>	<b>12.59</b>	<b>9.44</b>
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
<b>Dec.2008</b>					
<b>Over all</b>	<b>14.63</b>	<b>14.70</b>	<b>17.18</b>	<b>14.83</b>	<b>9.26</b>
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

\*Including zero rate of return

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### Weighted Average Rate of Return\* on Advances by Borrower

(Concl'd.)

(Percent Per Annum)

Borrower	All Banks	Domestic Private Banks	Foreign Banks	Public Commertia l Banks	Specialised Banks
<b>Jun.2009</b>					
<b>Over all</b>	<b>14.25</b>	<b>14.44</b>	<b>16.11</b>	<b>14.14</b>	<b>9.16</b>
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
<b>Dec.2009</b>					
<b>Over all</b>	<b>13.18</b>	<b>13.88</b>	<b>14.43</b>	<b>11.15</b>	<b>9.01</b>
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
<b>Jun.2010</b>					
<b>Over all</b>	<b>13.63</b>	<b>13.66</b>	<b>13.76</b>	<b>14.31</b>	<b>9.03</b>
Government	14.92	15.04	15.28	14.59	-
Non-Financial Public Sector Enterprises	13.59	13.39	12.98	14.29	-
Non-Bank Financial Institutions	14.28	14.43	13.05	13.94	15.26
Private Sector(Business)	13.20	13.21	12.14	14.56	9.16
NGOs & Non-Profit Institutions	15.24	14.73	14.08	15.68	16.00
Personal	14.67	15.12	20.47	12.67	4.33
Others	13.73	14.24	0.00	13.20	15.09
<b>Dec.2010</b>					
<b>Over all</b>	<b>13.36</b>	<b>13.90</b>	<b>13.18</b>	<b>12.05</b>	<b>9.10</b>
Government	15.40	15.35	-	15.57	-
Non-Financial Public Sector Enterprises	12.71	13.88	13.55	8.65	-
Non-Bank Financial Institutions	10.44	14.18	13.13	2.54	15.45
Private Sector(Business)	12.99	13.55	11.72	11.67	9.23
NGOs & Non-Profit Institutions	11.14	14.64	15.00	7.56	-
Personal	14.50	15.01	19.83	12.72	4.36
Others	16.31	14.40	0.00	17.17	13.51

## Weighted Average Advances And Deposits Rates

