

## 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
<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
<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

## 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
<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
<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

\* Including zero rate of return

## 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
<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
<b>Jun.2011</b>					
<b>Over all</b>	<b>13.46</b>	<b>14.03</b>	<b>12.81</b>	<b>12.16</b>	<b>9.24</b>
Government	15.83	15.79	-	15.95	-
Non-Financial Public Sector Enterprises	12.28	14.54	14.26	6.87	-
Non-Bank Financial Institutions	10.13	14.23	13.22	2.82	16.39
Non-Bank Financial Institutions	13.09	13.64	11.89	11.81	9.34
Private Sector(Business)	14.77	14.18	15.50	15.41	15.00
NGOs & Non-Profit Institutions	14.12	14.39	17.59	13.39	4.61
Personal	15.24	15.46	-	15.13	15.30
Others					
<b>Dec.2011</b>					
<b>Over all</b>	<b>13.68</b>	<b>13.89</b>	<b>12.24</b>	<b>13.80</b>	<b>9.18</b>
Government	15.54	15.55	-	15.52	-
Non-Financial Public Sector Enterprises	13.31	13.33	12.97	13.29	-
Non-Bank Financial Institutions	14.82	14.75	12.67	15.04	16.41
Private Sector(Business)	13.27	13.49	11.40	13.58	9.30
NGOs & Non-Profit Institutions	11.36	14.26	13.75	9.02	15.00
Personal	14.98	15.67	17.11	13.56	4.28
Others	14.33	14.47	-	14.26	14.43

\* Including zero rate of return

## 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
<b>Jun.2012</b>					
<b>Over all</b>	<b>12.81</b>	<b>13.34</b>	<b>13.61</b>	<b>11.57</b>	<b>9.21</b>
Government	14.40	14.38	-	14.45	-
Non-Financial Public Sector Enterprises	11.66	13.67	12.94	6.92	-
Non-Bank Financial Institutions	12.59	14.29	13.13	8.71	16.39
Private Sector(Business)	12.44	12.88	12.03	11.57	9.31
NGOs & Non-Profit Institutions	10.70	14.32	-	7.57	-
Personal	14.61	15.22	24.29	12.66	4.36
Others	15.30	13.30	-	16.32	13.23
<b>Dec.2012</b>					
<b>Over all</b>	<b>11.93</b>	<b>12.14</b>	<b>10.16</b>	<b>11.39</b>	<b>12.13</b>
Government	13.09	13.26	-	12.60	-
Non-Financial Public Sector Enterprises	11.27	11.88	9.72	10.32	-
Non-Bank Financial Institutions	12.20	12.62	11.52	11.11	16.79
Private Sector(Business)	11.45	11.59	9.36	10.94	12.33
NGOs & Non-Profit Institutions	13.56	12.83	-	14.23	15.00
Personal	15.10	15.97	15.72	13.60	4.13
Others	11.27	12.31	-	10.72	13.68
<b>Jun.2013</b>					
<b>Over all</b>	<b>11.66</b>	<b>11.53</b>	<b>7.91</b>	<b>12.22</b>	<b>12.16</b>
Government	11.72	11.58	-	12.14	-
Non-Financial Public Sector Enterprises	11.59	11.54	9.31	11.70	-
Non-Bank Financial Institutions	12.19	12.44	10.72	11.33	15.50
Private Sector(Business)	11.27	11.04	7.58	12.21	12.33
NGOs & Non-Profit Institutions	12.75	11.24	-	14.00	15.00
Personal	14.59	15.55	11.42	13.07	4.25
Others	11.42	11.99	-	10.36	13.61
<b>Dec.2013</b>					
<b>Over all</b>	<b>11.18</b>	<b>11.09</b>	<b>9.17</b>	<b>11.57</b>	<b>11.40</b>
Government	10.90	10.94	-	10.74	16.00
Non-Financial Public Sector Enterprises	10.34	9.94	10.54	11.10	-
Non-Bank Financial Institutions	10.62	11.22	10.51	7.08	13.50
Private Sector(Business)	10.93	10.78	9.00	11.56	11.53
NGOs & Non-Profit Institutions	11.22	11.82	-	10.14	15.00
Personal	14.75	15.75	10.63	13.24	4.32
Others	11.82	11.80	-	11.91	10.18

\*Including zero rate of return

## 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
<b>Jun.2014</b>					
<b>Over all</b>	<b>11.18</b>	<b>11.47</b>	<b>8.96</b>	<b>10.24</b>	<b>11.86</b>
Government	11.10	10.92	-	11.68	16.00
Non-Financial Public Sector Enterprises	8.74	12.64	10.66	12.10	-
Non-Bank Financial Institutions	11.91	12.56	9.40	7.54	14.00
Private Sector(Business)	11.12	10.94	8.84	11.91	11.96
NGOs & Non-Profit Institutions	11.56	11.60	-	11.37	15.00
Personal	14.84	15.61	9.99	13.74	4.35
Others	12.21	11.97	-	12.08	15.12
<b>Dec.2014</b>					
<b>Over all</b>	<b>11.12</b>	<b>10.95</b>	<b>9.60</b>	<b>11.68</b>	<b>12.05</b>
Government	11.03	10.83	-	11.68	16.00
Non-Financial Public Sector Enterprises	10.23	10.69	11.73	9.30	-
Non-Bank Financial Institutions	11.32	11.49	11.00	9.83	14.00
Private Sector(Business)	10.86	10.53	9.74	12.06	12.15
NGOs & Non-Profit Institutions	11.11	11.00	-	11.70	15.00
Personal	14.65	15.39	4.33	13.63	4.27
Others	11.91	12.07	-	10.88	14.78
<b>Jun.2015</b>					
<b>Over all</b>	<b>9.36</b>	<b>9.14</b>	<b>7.53</b>	<b>9.77</b>	<b>12.22</b>
Government	9.26	8.96	-	10.27	16.00
Non-Financial Public Sector Enterprises	6.84	7.61	7.25	5.21	-
Non-Bank Financial Institutions	8.06	8.05	11.00	8.02	10.75
Private Sector(Business)	9.24	8.80	7.57	10.38	12.32
NGOs & Non-Profit Institutions	9.54	9.25	-	10.62	12.75
Personal	14.12	14.77	6.05	13.11	4.10
Others	9.85	10.56	-	8.69	14.62
<b>Dec.2015</b>					
<b>Over all</b>	<b>8.42</b>	<b>7.94</b>	<b>5.48</b>	<b>9.68</b>	<b>12.42</b>
Government	7.50	7.13	-	8.95	16.00
Non-Financial Public Sector Enterprises	7.29	6.81	8.98	8.47	-
Non-Bank Financial Institutions	7.86	7.85	8.00	7.92	10.75
Private Sector(Business)	8.20	7.69	5.55	9.39	12.56
NGOs & Non-Profit Institutions	8.32	8.40	-	7.95	9.06
Personal	13.20	13.24	2.45	13.43	1.93
Others	10.37	9.33	-	13.11	14.53

## Weighted Average Advances and Deposits Rates

