

**5.10 Classification of Scheduled Banks' Advances**  
**Weighted Average Rates of Return/Interest**  
**Interest Bearing & Islamic Modes of Financing**

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	<b>TOTAL ADVANCES</b>
1999	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.95	<b>14.80</b>
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.68	<b>14.46</b>
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	<b>13.52</b>
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	<b>13.55</b>
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	<b>13.61</b>
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	<b>13.45</b>
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	<b>13.19</b>
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	<b>12.87</b>
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	<b>9.40</b>
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	<b>7.76</b>
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	<b>7.28</b>
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	<b>6.99</b>
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	<b>8.81</b>
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	<b>10.17</b>
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	<b>10.61</b>
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	<b>11.12</b>
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	<b>11.55</b>
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	<b>11.56</b>
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	<b>12.49</b>
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	<b>14.63</b>

## 5. 10 Classification of Scheduled Banks' Advances Weighted Average Rates of Interest

(Percent per annum)

AS AT THE END OF	Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	<b>TOTAL ADVANCES</b>
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### Interest Bearing

1999	Jun.	13.39	14.15	13.89	15.19	14.08	14.95	14.29	<b>14.47</b>
	Dec.	11.41	13.79	14.56	14.17	13.75	13.14	14.07	<b>14.09</b>
2000	Jun.	11.10	13.76	13.67	13.15	12.23	13.65	13.34	<b>13.25</b>
	Dec.	11.53	13.57	12.88	13.82	12.90	13.49	12.93	<b>13.08</b>
2001	Jun.	11.75	13.54	13.69	13.50	12.84	13.07	12.05	<b>13.07</b>
	Dec.	11.00	11.35	13.28	13.81	12.50	14.72	12.42	<b>13.00</b>
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	12.47	<b>13.00</b>
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.42	<b>12.99</b>
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	<b>11.87</b>
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	<b>8.95</b>
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	<b>8.41</b>
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	<b>5.60</b>
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	<b>7.01</b>
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	<b>8.18</b>
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	<b>9.71</b>
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	<b>11.00</b>
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	<b>11.25</b>
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	<b>11.64</b>
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	<b>12.53</b>
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	<b>13.60</b>

### Islamic Modes of Financing

1999	Jun.	11.27	15.69	15.12	15.75	13.76	14.49	15.00	<b>14.82</b>
	Dec.	10.91	14.42	14.82	15.41	13.57	13.89	14.74	<b>14.49</b>
2000	Jun.	10.61	13.12	13.48	14.31	13.08	13.42	13.83	<b>13.54</b>
	Dec.	11.24	13.51	13.54	14.48	12.97	13.15	14.01	<b>13.59</b>
2001	Jun.	11.02	13.47	13.39	14.53	13.31	13.84	14.03	<b>13.65</b>
	Dec.	8.05	13.54	13.18	14.09	13.45	13.50	13.74	<b>13.48</b>
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.32	<b>13.20</b>
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	13.04	<b>12.86</b>
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	<b>9.19</b>
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	<b>7.64</b>
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	<b>7.19</b>
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	<b>7.11</b>
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	<b>8.94</b>
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	<b>10.33</b>
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	<b>10.68</b>
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	<b>11.13</b>
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	<b>11.57</b>
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	<b>11.55</b>
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	<b>12.48</b>
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	<b>14.72</b>