

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.1999 | | | | | |
| Over all | 14.80 | 15.18 | 14.71 | 14.75 | 14.36 |
| Government | 15.38 | 15.42 | - | 15.37 | - |
| Public Sector | 15.49 | 15.83 | 15.20 | 15.55 | 12.60 |
| Private Sector (Business) | 15.02 | 15.63 | 13.52 | 15.41 | 14.61 |
| NGOs & Non-Profit Institutions | 14.49 | 17.65 | 16.62 | 10.97 | - |
| Personal | 11.50 | 8.20 | 20.97 | 8.15 | 7.19 |
| Others | 13.34 | 12.02 | 13.29 | 14.37 | 21.51 |
| Dec.1999 | | | | | |
| Over all | 14.46 | 14.63 | 13.95 | 14.71 | 14.02 |
| Government | 15.84 | 14.81 | - | 16.02 | - |
| Public Sector | 14.92 | 15.50 | 14.50 | 14.99 | 9.30 |
| Private Sector (Business) | 14.78 | 15.07 | 12.96 | 15.59 | 14.23 |
| NGOs & Non-Profit Institutions | 15.79 | 15.97 | 15.24 | 17.60 | - |
| Personal | 10.15 | 6.97 | 19.26 | 7.09 | 8.96 |
| Others | 13.68 | 12.19 | 12.56 | 15.77 | 13.96 |
| 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 |

* 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 |
| 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 |
| 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 |

* 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 |
| 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 |
| 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 |

* 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.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 |
| 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 |

*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.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 |
| 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 |