

## 5.11 Classification of Scheduled Banks' Advances

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

| Borrower                                | (Percent Per Annum) |                              |               |                               |                      |
|-----------------------------------------|---------------------|------------------------------|---------------|-------------------------------|----------------------|
|                                         | All Banks           | Domestic<br>Private<br>Banks | Foreign Banks | Public<br>Commercial<br>Banks | Specialised<br>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                |

## 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             |
| Private Sector(Business)                | 13.09               | 13.64                  | 11.89         | 11.81                   | 9.34              |
| NGOs & Non-Profit Institutions          | 14.77               | 14.18                  | 15.50         | 15.41                   | 15.00             |
| Personal                                | 14.12               | 14.39                  | 17.59         | 13.39                   | 4.61              |
| Others                                  | 15.24               | 15.46                  | -             | 15.13                   | 15.30             |
| <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<br>Private<br>Banks | Foreign Banks | Public<br>Commercial<br>Banks | Specialised<br>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>11.59</b>        | <b>11.43</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)                | 11.17               | 10.90                        | 7.58          | 12.21                         | 12.33                |
| NGOs & Non-Profit Institutions          | 12.75               | 11.24                        | -             | 14.00                         | 15.00                |
| Personal                                | 14.57               | 15.51                        | 11.42         | 13.07                         | 4.25                 |
| Others                                  | 11.42               | 11.99                        | -             | 10.36                         | 13.61                |
| <b>Dec. 2013</b>                        |                     |                              |               |                               |                      |
| <b>Over all</b>                         | <b>10.96</b>        | <b>10.78</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)                | 10.62               | 10.37                        | 9.00          | 11.56                         | 11.53                |
| NGOs & Non-Profit Institutions          | 11.22               | 11.82                        | -             | 10.14                         | 15.00                |
| Personal                                | 14.73               | 15.71                        | 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>11.00</b>        | <b>11.23</b>           | <b>8.96</b>   | <b>10.24</b>            | <b>11.86</b>      |
| Government                              | 11.10               | 10.91                  | -             | 11.68                   | 16.00             |
| Non-Financial Public Sector Enterprises | 8.71                | 12.57                  | 10.66         | 0.92                    | -                 |
| Non-Bank Financial Institutions         | 11.91               | 12.56                  | 9.40          | 7.54                    | 14.00             |
| Private Sector(Business)                | 10.87               | 10.61                  | 8.84          | 11.91                   | 11.96             |
| NGOs & Non-Profit Institutions          | 11.56               | 11.60                  | -             | 11.37                   | 15.00             |
| Personal                                | 14.82               | 15.58                  | 9.99          | 13.74                   | 4.35              |
| Others                                  | 12.21               | 11.97                  | -             | 12.08                   | 15.12             |
| <b>Dec. 2014</b>                        |                     |                        |               |                         |                   |
| <b>Over all</b>                         | <b>10.88</b>        | <b>10.63</b>           | <b>9.60</b>   | <b>11.68</b>            | <b>12.05</b>      |
| Government                              | 10.80               | 10.53                  | -             | 11.68                   | 16.00             |
| Non-Financial Public Sector Enterprises | 10.13               | 10.54                  | 11.73         | 9.30                    | -                 |
| Non-Bank Financial Institutions         | 11.32               | 11.49                  | 11.00         | 9.83                    | 14.00             |
| Private Sector(Business)                | 10.57               | 10.17                  | 9.74          | 12.06                   | 12.15             |
| NGOs & Non-Profit Institutions          | 11.11               | 11.00                  | -             | 11.70                   | 15.00             |
| Personal                                | 14.60               | 15.30                  | 4.33          | 13.63                   | 4.27              |
| Others                                  | 11.91               | 12.07                  | -             | 10.88                   | 14.78             |
| <b>Jun. 2015</b>                        |                     |                        |               |                         |                   |
| <b>Over all</b>                         | <b>9.20</b>         | <b>8.92</b>            | <b>7.53</b>   | <b>9.77</b>             | <b>12.22</b>      |
| Government                              | 9.17                | 8.86                   | -             | 10.27                   | 16.00             |
| Non-Financial Public Sector Enterprises | 6.81                | 7.56                   | 7.25          | 5.21                    | -                 |
| Non-Bank Financial Institutions         | 8.06                | 8.05                   | 11.00         | 8.02                    | 10.75             |
| Private Sector(Business)                | 9.01                | 8.52                   | 7.57          | 10.38                   | 12.32             |
| NGOs & Non-Profit Institutions          | 9.54                | 9.25                   | -             | 10.62                   | 12.75             |
| Personal                                | 14.06               | 14.68                  | 6.05          | 13.11                   | 4.10              |
| Others                                  | 9.85                | 10.56                  | -             | 8.69                    | 14.62             |
| <b>Dec. 2015</b>                        |                     |                        |               |                         |                   |
| <b>Over all</b>                         | <b>8.41</b>         | <b>7.93</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 | 7.28                | 6.80                   | 8.98          | 8.47                    | -                 |
| Non-Bank Financial Institutions         | 7.86                | 7.85                   | 8.00          | 7.92                    | 10.75             |
| Private Sector(Business)                | 8.18                | 7.67                   | 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             |

\*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<br>Private<br>Banks | Foreign Banks | Public<br>Commercial<br>Banks | Specialised<br>Banks |
| <b>Jun. 2016</b>                        |                     |                              |               |                               |                      |
| <b>Over all</b>                         | <b>8.40</b>         | <b>7.95</b>                  | <b>5.75</b>   | <b>9.45</b>                   | <b>13.00</b>         |
| Government                              | 7.29                | 6.92                         | -             | 8.82                          | 16.00                |
| Non-Financial Public Sector Enterprises | 6.66                | 6.80                         | 8.75          | 6.39                          | -                    |
| Non-Bank Financial Institutions         | 7.57                | 7.69                         | 7.25          | 6.80                          | 10.00                |
| Private Sector(Business)                | 8.26                | 7.60                         | 5.83          | 9.95                          | 13.12                |
| NGOs & Non-Profit Institutions          | 7.95                | 8.00                         | -             | 7.73                          | 8.25                 |
| Personal                                | 13.98               | 14.42                        | 2.54          | 13.22                         | 4.35                 |
| Others                                  | 11.16               | 8.34                         | -             | 12.82                         | 14.50                |
| <b>Dec. 2016</b>                        |                     |                              |               |                               |                      |
| <b>Over all</b>                         | <b>7.59</b>         | <b>7.33</b>                  | <b>6.50</b>   | <b>7.76</b>                   | <b>13.00</b>         |
| Government                              | 6.72                | 6.35                         | -             | 8.55                          | 16.00                |
| Non-Financial Public Sector Enterprises | 5.15                | 6.68                         | -             | 2.36                          | -                    |
| Non-Bank Financial Institutions         | 6.82                | 7.01                         | 7.25          | 5.13                          | 10.00                |
| Private Sector(Business)                | 7.52                | 6.91                         | 6.66          | 8.71                          | 13.12                |
| NGOs & Non-Profit Institutions          | 7.65                | 7.75                         | -             | 6.99                          | 7.52                 |
| Personal                                | 13.09               | 13.31                        | 1.07          | 12.80                         | 4.21                 |
| Others                                  | 9.39                | 8.27                         | -             | 10.95                         | 14.54                |
| <b>Jun. 2017</b>                        |                     |                              |               |                               |                      |
| <b>Over all</b>                         | <b>7.49</b>         | <b>7.37</b>                  | <b>6.32</b>   | <b>7.25</b>                   | <b>12.81</b>         |
| Government                              | 6.70                | 6.23                         | -             | 8.63                          | 16.00                |
| Government                              | 4.98                | 6.78                         | -             | 2.02                          | -                    |
| Non-Financial Public Sector Enterprises | 7.10                | 6.95                         | 6.75          | 8.42                          | 10.00                |
| Non-Bank Financial Institutions         | 7.41                | 6.93                         | 6.39          | 8.31                          | 12.93                |
| Private Sector(Business)                | 8.91                | 7.72                         | -             | 11.95                         | 7.78                 |
| NGOs & Non-Profit Institutions          | 13.22               | 13.60                        | 3.14          | 12.44                         | 4.14                 |
| Personal                                | 7.60                | 8.02                         | -             | 4.93                          | 13.90                |
| Others                                  |                     |                              |               |                               |                      |
| <b>Dec. 2017</b>                        |                     |                              |               |                               |                      |
| <b>Over all</b>                         | <b>7.76</b>         | <b>7.46</b>                  | <b>6.32</b>   | <b>8.29</b>                   | <b>12.78</b>         |
| Government                              | 6.59                | 6.34                         | -             | 7.56                          | 16.00                |
| Government                              | 6.41                | 6.49                         | -             | 6.19                          | -                    |
| Non-Financial Public Sector Enterprises | 7.00                | 6.94                         | 7.00          | 7.40                          | 10.00                |
| Non-Bank Financial Institutions         | 7.53                | 7.09                         | 6.39          | 8.36                          | 12.90                |
| Private Sector(Business)                | 7.91                | 8.00                         | -             | 7.19                          | 7.87                 |
| NGOs & Non-Profit Institutions          | 13.21               | 13.51                        | 3.15          | 12.54                         | 4.26                 |
| Personal                                | 10.24               | 8.27                         | -             | 10.86                         | 14.03                |
| Others                                  |                     |                              |               |                               |                      |

## Weighted Average Advances And Deposits Rates

