

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. 2009					
Over all	14.25	14.44	16.11	14.14	9.16
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
Dec. 2009					
Over all	13.18	13.88	14.43	11.15	9.01
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
Jun. 2010					
Over all	13.63	13.66	13.76	14.31	9.03
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
Dec. 2010					
Over all	13.36	13.90	13.18	12.05	9.10
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

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. 2011	13.46	14.03	12.81	12.16	9.24
Over all	15.83	15.79	-	15.95	-
Government	12.28	14.54	14.26	6.87	-
Non-Financial Public Sector Enterprises	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					
Dec. 2011					
Over all	13.68	13.89	12.24	13.80	9.18
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
Jun. 2012					
Over all	12.81	13.34	13.61	11.57	9.21
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
Dec. 2012					
Over all	11.93	12.14	10.16	11.39	12.13
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

* 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. 2013					
Over all	11.59	11.43	7.91	12.22	12.16
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
Dec. 2013					
Over all	10.96	10.78	9.17	11.57	11.40
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
Jun. 2014					
Over all	11.00	11.23	8.96	10.24	11.86
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
Dec. 2014					
Over all	10.88	10.63	9.60	11.68	12.05
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

* 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. 2015					
Over all	9.20	8.92	7.53	9.77	12.22
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
Dec. 2015					
Over all	8.41	7.93	5.48	9.68	12.42
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
Jun. 2016					
Over all	8.40	7.95	5.75	9.45	13.00
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
Dec. 2016					
Over all	7.59	7.33	6.50	7.76	13.00
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

*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. 2017					
Over all	7.49	7.37	6.32	7.25	12.81
Government	6.70	6.23	-	8.63	16.00
Non-Financial Public Sector Enterprises	4.98	6.78	-	2.02	-
Non-Bank Financial Institutions	7.10	6.95	6.75	8.42	10.00
Private Sector(Business)	7.41	6.93	6.39	8.31	12.93
NGOs & Non-Profit Institutions	8.91	7.72	-	11.95	7.78
Personal	13.22	13.60	3.14	12.44	4.14
Others	7.60	8.02	-	4.93	13.90
Dec. 2017					
Over all	7.76	7.46	6.32	8.29	12.78
Government	6.59	6.34	-	7.56	16.00
Non-Financial Public Sector Enterprises	6.41	6.49	-	6.19	-
Non-Bank Financial Institutions	7.00	6.94	7.00	7.40	10.00
Private Sector(Business)	7.53	7.09	6.39	8.36	12.90
NGOs & Non-Profit Institutions	7.91	8.00	-	7.19	7.87
Personal	13.21	13.51	3.15	12.54	4.26
Others	10.24	8.27	-	10.86	14.03
Jun. 2018					
Over all	8.10	7.64	7.05	9.37	12.91
Government	7.17	6.70	-	8.91	16.00
Non-Financial Public Sector Enterprises	7.04	7.17	-	6.64	-
Non-Bank Financial Institutions	7.71	7.21	7.25	11.45	10.50
Private Sector(Business)	7.78	7.17	7.11	9.50	13.02
NGOs & Non-Profit Institutions	8.48	7.61	-	11.45	8.40
Personal	13.61	13.64	2.67	13.73	4.17
Others	9.29	8.10	-	9.08	14.10
Dec. 2018					
Over all	9.79	9.63	9.73	10.07	13.04
Government	9.55	9.33	-	10.41	16.00
Non-Financial Public Sector Enterprises	9.57	9.86	-	8.72	-
Non-Bank Financial Institutions	10.47	9.71	-	14.82	9.87
Private Sector(Business)	9.33	9.01	9.81	9.97	13.16
NGOs & Non-Profit Institutions	10.62	10.17	-	11.60	8.81
Personal	13.94	14.47	2.82	12.45	4.26
Others	10.84	11.24	-	8.63	14.19

Weighted Average Advances And Deposits Rates

