

APPENDIX TABLE 41: INTEREST RATE STRUCTURE OF SCHEDULED COMMERCIAL BANKS

Item	(Per cent)																
	31-Mar 2007	30-Apr 2007	31-May 2007	30-Jun 2007	31-Jul 2007	31-Aug 2007	30-Sep 2007	31-Oct 2007	30-Nov 2007	31-Dec 2007	31-Jan 2008	28-Feb 2008	31-Mar 2008	30-Apr 2008	31-May 2008	30-Jun 2008	31-Jul 2008
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
A. Lending Rates																	
Size of Credit Limit																	
1. Up to Rs. 2 lakh	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR	≤ BPLR
2. Over Rs. 2 lakh:																	
BPLR*	12.25-12.50	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.75-13.25	12.50-13.25	12.25-12.75	12.25-12.75	12.25-12.75	12.50-12.75	12.75-13.25
B. Deposit Rates																	
Category of Account																	
1. Current	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2. Savings	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50
3. Term Deposits*																	
a) Up to and including one year	3.00-7.00	3.00-7.00	3.00-7.00	3.00-9.00	3.00-9.50	3.00-7.50	3.00-7.50	3.00-7.50	3.00-7.25	3.00-7.25	3.00-7.50	3.00-7.50	3.00-7.50	3.00-7.50	3.00-7.50	3.00-8.00	3.00-8.25
b) 1-2 years	7.50-9.00	7.50-9.00	7.50-9.00	7.50-9.00	7.50-9.50	8.00-9.00	8.00-9.00	8.00-9.00	8.00-8.75	8.25-8.50	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.25-9.50	8.75-9.50
c) 2-3 years	7.50-8.50	7.50-8.50	7.50-8.50	7.50-8.50	7.50-9.50	8.25-9.00	8.25-9.00	8.25-9.00	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.25-8.75	8.50-9.50	9.00-9.50
d) > 3 years	7.75-9.00	7.75-9.00	7.75-9.00	7.75-9.00	7.75-9.60	8.25-9.50	8.25-9.50	8.25-9.50	8.25-9.00	7.50-9.00	7.50-9.00	7.50-9.00	7.50-9.00	7.50-9.00	8.00-8.75	8.00-9.00	8.75-9.50

*: Data relate to five major public sector banks.

BPLR: Benchmark Prime Lending Rate.

≤: Not exceeding.