

Lending Rates of Scheduled Commercial Banks (excluding RRBs)

October - December, 2002

Public Banks

- Advances other than Export Credit
- Export Credit Pre-Shipment
- Export Credit Post- Shipment

Sr.No.	Bank		Advances other than Export Credit							
		PLR	Interest Rate Range Excluding 5% of business contracted at Extreme Rates				Interest Rate Range at which at least 60% business is contracted			
			Demand Loan		Term Loan		Demand Loan		Term Loan	
			Max	Min	Max	Min	Max	Min	Max	Min
1	State Bank of India	10.25-11.25	13.25	8.6	13.75	9.1	12.85	10.75	13.1	10
2	State Bank of Bikaner & Jaipur	11.00-11.50	15	9	14.5	9.5	13.75	11.75	13.5	10.5
3	State Bank of Hyderabad	11.5	15.5	9	15.25	9	13.5	10	13	11.5
4	State Bank of Indore	10.75-11.75	15	9.75	15.5	10.25	12.25	12.25	12.75	12.75
5	State Bank of Mysore	11.50-12.00	15	12.5	15.5	13	14.5	13	14.5	13
6	State Bank of Patiala	10.25-11.25	14.1	11.85	14.6	12.35	11.85	11.85	12.35	12.35
7	State Bank of Saurashtra	10.50-12.00	15.5	9.5	16	9.5	14	11.5	14	11.5
8	State Bank of Travancore	11.75-12.25	13.25	11.75	14.25	13.25	12.5	12.5	13.75	13.75
9	Allahabad Bank	11.5	15.5	11.5	15.5	11.5	14	14	14	14
10	Andhra Bank	10.75-11.75	15	11.5	15.25	11.75	14.25	13.75	14.5	14
11	Bank of Baroda	10.00-11.50	14.5	10	14.5	11.5	13	12	12.5	11.5
12	Bank of India	11.50-12.00	15.5	8.5	16	9	15.5	10.5	16	11

13	Bank of Maharashtra	11.50-12.00	15.5	11.5	16	12	13	11.5	12.5	12
14	Canara Bank	10.50-11.75	14.75	8.25	14.75	8.75	14.5	10	14	12
15	Central Bank of India	11.5	15.5	6.75	16	9	15.5	11.5	16	12
16	Corporation Bank	11.50-12.25	15.25	7	15.25	11.75	13.25	8.5	12.25	12.25
17	Dena Bank	11.75-12.00	15.25	11.75	15.5	12	15.25	12.75	15.5	13
18	Indian Bank	11.75-12.00	15.75	7.25	16	7.5	15.75	15.75	16	16
19	Indian Overseas Bank	12	16	12	16	14.5	13.5	13.5	15.5	15.5
20	Oriental Bank of Commerce	11	14	10	14	9	14	11.5	14	11
21	Punjab National Bank	10.50-11.75	14.75	7	15.25	10.5	12.75	12.75	13.25	13.25
22	Punjab & Sind Bank	11.5	15.5	11.5	15.5	11.5	15.5	12	14	11.5
23	Syndicate Bank	11.5	14.5	11.5	14.5	11.5	14	14	14	14
24	Union Bank of India	11.25-12.00	14.75	6	15	6	14.75	10	14	8
25	United Bank of India	12	15	8.75	16	9	14.5	9.75	13.5	10.5
26	UCO Bank	11.50-12.00	15.5	11.5	16	12	10.9	10.5	15	14
27	Vijaya Bank	12	16	14	16	12	14	14	14	14

Sr.No.	Bank		Export Credit Pre-Shipment							
		PLR	Interest Rate Range Excluding 5% of business contracted at Extreme Rates				Interest Rate Range at which at least 60% business is contracted			
			Up to 180 days		Above 180 & up to 270 days		Up to 180 days		Above 180 & up to 270 days	
			Max	Min	Max	Min	Max	Min	Max	Min
1	State Bank of India	10.25-11.25	7.6	7.6	10.6	10.6	7.6	7.6	10.6	10.6
2	State Bank of Bikaner & Jaipur	11.00-11.50	8	8	11	11	8	8	11	11
3	State Bank of Hyderabad	11.5	8	7.75	11.5	NR	8	8	11.5	11.5
4	State Bank of Indore	10.75-11.75	8	8	11.25	11.25	8	8	11.25	11.25

5	State Bank of Mysore	11.50-12.00	8	8	11	11	8	8	11	11
6	State Bank of Patiala	10.25-11.25	7.6	7.6	10.6	10.6	7.6	7.6	10.6	10.6
7	State Bank of Saurashtra	10.50-12.00	8	8	11	11	8	8	11	11
8	State Bank of Travancore	11.75-12.25	7.75	7.75	10.75	10.75	7.75	7.75	NR	NR
9	Allahabad Bank	11.5	8.5	8.5	11.5	11.5	8.5	8.5	11.5	11.5
10	Andhra Bank	10.75-11.75	8.25	8.25	11.25	11.25	8.25	8.25	11.25	11.25
11	Bank of Baroda	10.00-11.50	8.5	8.5	11.5	11.5	8.5	8.5	11.5	11.5
12	Bank of India	11.50-12.00	9	7.5	12	11	9	9	12	12
13	Bank of Maharashtra	11.50-12.00	8.5	8.5	12	12	8.5	8.5	12	12
14	Canara Bank	10.50-11.75	8	8	11	11	8	8	11	11
15	Central Bank of India	11.5	8	7.5	11	11	8	8	11	11
16	Corporation Bank	11.50-12.25	8.5	8.5	11.5	11.5	8.5	8.5	11.5	11.5
17	Dena Bank	11.75-12.00	9.25	9.25	12.25	12.25	9.25	9.25	12.25	12.25
18	Indian Bank	11.75-12.00	9	7.25	12.25	12.25	9	9	12.25	12.25
19	Indian Overseas Bank	12	8.5	8.5	12.5	12.5	8.5	8.5	12.5	12.5
20	Oriental Bank of Commerce	11	8.5	8	11.5	11.5	8.5	8	11.5	11.5
21	Punjab National Bank	10.50-11.75	8	7.25	11.25	7.25	8	8	11.25	11.25
22	Punjab & Sind Bank	11.5	8.5	8.5	12	12	8.5	8.5	12	12
23	Syndicate Bank	11.5	8	8	11.5	11.5	8	8	11.5	11.5
24	Union Bank of India	11.25-12.00	8.5	7.5	11.75	11.75	8.5	7.5	11.75	11.75
25	United Bank of India	12	9	7.25	12.5	12.5	9	7.25	12.5	12.5
26	UCO Bank	11.50-12.00	8.5	8.5	11.5	11.5	8.5	8.5	11.5	11.5
27	Vijaya Bank	12	9.5	9.5	12.5	12.5	9.5	9.5	12.5	12.5

Sr.No.	Bank		Export Credit Post- Shipment		
		PLR	Interest Rate Range Excluding 5% of	Interest Rate Range at which at least 60%	

			business contracted at Extreme Rates						business is contracted					
			Demand Bills		Usance Bills up to 90 days		Usance Bills above 90 & up to 180 days		Demand Bills		Usance Bills up to 90 days		Usance Bills above 90 & up to 180 days	
			Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min
1	State Bank of India	10.25-11.25	7.75	7.6	7.75	7.6	10.75	10.6	7.75	7.75	7.75	7.75	10.75	10.75
2	State Bank of Bikaner & Jaipur	11.00-11.50	8	8	8	8	11	11	8	8	8	8	11	11
3	State Bank of Hyderabad	11.5	8	NR	8	7.75	11	NR	8	8	8	8	11	11
4	State Bank of Indore	10.75-11.75	7.75	7.75	7.75	7.75	11	11	7.75	7.75	7.75	7.75	11	11
5	State Bank of Mysore	11.50-12.00	8	8	8	8	11	11	8	8	8	8	11	11
6	State Bank of Patiala	10.25-11.25	7.75	7.75	7.75	7.75	10.75	10.75	7.75	7.75	7.75	7.75	10.75	10.75
7	State Bank of Saurashtra	10.50-12.00	8	8	8	8	11	11	8	8	8	8	11	11
8	State Bank of Travancore	11.75-12.25	7.75	7.75	7.75	7.75	10.25	10.25	7.75	7.75	7.75	7.75	NR	NR
9	Allahabad Bank	11.5	8.5	8.5	8.5	8.5	11.5	11.5	8.5	8.5	8.5	8.5	11.5	11.5
10	Andhra Bank	10.75-11.75	8.25	8.25	8.25	8.25	11.25	11.25	8.25	8.25	8.25	8.25	11.25	11.25
11	Bank of Baroda	10.00-11.50	8.5	8.5	8.5	8.5	11.5	11.5	8.5	8.5	8.5	8.5	11.5	11.5
12	Bank of India	11.50-12.00	9	7.5	9	7.5	11.5	10.5	9	9	9	9	11.5	11.5
13	Bank of Maharashtra	11.50-12.00	8.5	8.5	8.5	8.5	11.5	11.5	8.5	8.5	8.5	8.5	11.5	11.5
14	Canara Bank	10.50-11.75	8	8	8	8	11	11	8	8	8	8	11	11
15	Central Bank of India	11.5	8	8	8	7.5	10	10	8	8	8	8	10	10
16	Corporation Bank	11.50-12.25	8.5	8.5	8.5	8.5	11.5	11.5	8.5	8.5	8.5	8.5	11.5	11.5
17	Dena Bank	11.75-12.00	8	8	8	8	11	11	8	8	8	8	11	11
18	Indian Bank	11.75-12.00	9	7.25	9	7.25	11.75	7.25	9	9	9	9	11.75	11.75
19	Indian Overseas Bank	12	8.5	8.5	8.5	8.5	12.5	12.5	8.5	8.5	8.5	8.5	12.5	12.5
20	Oriental Bank of Commerce	11	8.5	7.5	8.5	7.5	11.5	10.5	8.5	7.5	8.5	7.5	11.5	10.5
21	Punjab National Bank	10.50-11.75	8	7.25	8	7.25	11	8	8	8	8	8	11	11

22	Punjab & Sind Bank	11.5	8.5	8.5	8.5	8.5	12	12	8.5	8.5	8.5	8.5	12	12
23	Syndicate Bank	11.5	8	8	8	8	11	11	8	8	8	8	11	11
24	Union Bank of India	11.25-12.00	8.5	7.5	8.5	7.5	11.25	11.25	8.5	7.5	8.5	7.5	11.25	11.25
25	United Bank of India	12	9	7.25	9	7.25	10.75	9	9	7.25	9	7.25	10.75	9
26	UCO Bank	11.50-12.00	NR	NR	8.5	8.5	10.5	10.5	NR	NR	8.5	8.5	10.5	10.5
27	Vijaya Bank	12	9.5	9.5	9.5	9.5	12.5	12.5	9.5	9.5	9.5	9.5	12.5	12.5

NR - Not reported

<http://rbi.org.in/rbi-sourcefiles/lendingrate/home.html>