

SPECIAL MONTHLY RETURN VI – AB (Revised Format)

Bank of Maharashtra

Base Rate:--9.70 %

Effective Date:- 05.10.2015

Return for the Month Ended:--Dec 2018

A: Interest Rates on all Loans

(Rs. in Crore)

Dec 2018

Item	Amount Outstanding	Rate of Interest		Interest rate range in which 60 per cent or more business is contracted	
		(Range)			
		Min	Max	Min	Max
1	2	3	4	5	6
I. Type of Credit (1+2+3+4+5)	91102.93				
1. Cash Credit	30104.20	0.00	25.38	0.00	0.00
2. Demand Loans	12504.92	0.00	23.50	0.00	0.00
3. Overdrafts	930.76	0.00	17.00	0.00	0.00
4. Inland Bills financed and discounted	560.19	0.00	9.00	0.00	0.00
5. Term Loans (5.1+ 5.2+5.3+5.4+5.5)	47002.86	0.00	0.00	0.00	0.00
5.1 1 day to 180 days	16.72	5.00	18.00	0.00	18.00
5.2 181 days to 1 year	907.68	0.00	17.75	8.75	17.75
5.3 Above 1 year and up to 3 years	981.04	0.00	19.00	0.00	19.00
5.4 Above 3 years and up to 5 years	6078.27	0.00	33.75	0.00	33.75
5.5 Above 5 years	39019.15	0.00	19.00	0.00	19.00
		WEIGHTED AVERAGE LENDING RATE (9.51%)			
6. Gross Bank Credit	90670.87				
II. Purpose of Credit					
7. Agriculture	15055.62	0.00	24.75	0.00	24.75
8. Industry (Large)	31475.46	0.00	23.65	0.00	23.65
9. MSMEs	7193.59	0.00	23.20	0.00	23.20
10. Infrastructure	8821.41	0.00	19.25	0.00	19.25
11. Trade	5093.05	0.00	33.75	0.00	33.75
12. Professional Services	3845.60	0.00	33.75	0.00	33.75
13. Personal Loans	18767.48	0.00	0.00	0.00	0.00
(13.1+13.2+13.3+13.4+13.5)					
13.1 Credit Card	0.03	0.00	0.00	0.00	0.00
13.2 Education	1094.10	6.25	14.75	0.00	14.75
13.3 Vehicle	1328.79	4.00	16.75	0.00	16.75
13.4 Housing	12893.07	0.00	15.75	0.00	15.75
13.5 Other Personal Loans	3451.49	0.00	25.38	0.00	25.38
14. Rupee Export Credit (14.1+ 14.2)	418.67	0.00	0.00	0.00	0.00
14.1 Pre-shipment Credit	63.43	0.00	0.00	0.00	0.00
(14.1.1+14.1.2+14.1.3)					
14.1.1 Up to 180 days	59.65	0.00	11.50	0.00	0.00
14.1.2 181 days to 270 days	2.64	9.50	9.50	0.00	0.00
14.1.3 Beyond 270 days	1.14	17.50	17.50	0.00	0.00

14.2 Post-shipment Credit	355.24	0.00	0.00	0.00	0.00	
(14.2.1+14.2.2)						
14.2.1 On Demand Bills for transit period (as specified by FEDAI)	160.77	0.00	0.00	0.00	0.00	
14.2.2 Usance Bills	194.48	0.00	0.00	0.00	0.00	
(14.2.2.1+14.2.2.2+14.2.2.3)						
14.2.2.1 Up to 90 days	0.00	0.00	0.00	0.00	0.00	
14.2.2.2 91 days to 180 days	0.00	0.00	0.00	0.00	0.00	
14.2.2.3 Beyond 180 days	0.00	0.00	0.00	0.00	0.00	
III. Memo Items:	Amount	Actual Rate of Interest				
	Outstanding	(Range)				
		Min		Max		
15. DRI Advances	1.23	4.00		12.70		
16. Loans to Banks’ Own Employees	1392.52	5.00		17.50		
17. Loans to Banks’ Own Depositors	2609.10	0.00		20.00		
18. Loans given for Restructuring	3263.92	0.00		23.00		
B. Interest Rate on Domestic Savings Deposits						
Up to Rs. 1 lakh		Above Rs. 1 Lakh				
Amount Outstanding (Rs. Crore)	Interest Rate (%)	Buckets	Amount Outstanding (Rs. Crore)	Interest Rate (%)		
				Min	Max	
13186.04	4.00	Between Rs. 1 lakh to Rs. 3 Lakhs	10663.22	4.00	4.50	
		Between Rs. 3 Lakhs to Rs. 5 Lakhs	5079.81	4.00	4.50	
		Above Rs. 5 lakh	24588.36	4.00	4.50	
		Weighted Average Savings Deposit Rate for savings deposits above Rs. 1 lakh	0.00	4.05	0.00	
			0.00	0.00	0.00	
C. Interest Rates on Domestic Term Deposits			0.00	0.00	0.00	
Domestic Term Deposits		Deposit less than Rs.1 Crore		Deposit above Rs.1 Crore		
		Effective from 07.12.2012.....				
		Amount Outstanding	Rate of Interest (%)	Amount Outstanding	Rate of Interest (%)	
7 days to 14 days		82.95	4.28	76.43	3.61	
15 days to 30 days		137.74	4.35	214.95	3.90	
31 days to 45 days		90.57	4.27	93.56	4.19	
46 days to 90 days		463.83	5.26	76.58	4.19	
91 days to 180 days		2008.26	6.16	1041.75	4.40	
181 days to 364 days		2569.92	6.13	218.54	4.30	
1 year to less than 2 years		42833.70	6.71	1853.53	4.83	
2 year to less than 3 years		6825.36	7.00	236.21	5.74	
3 years to less than 5 years		8506.06	6.75	284.69	4.82	
5 years to less than 8 years		3775.76	7.61	88.51	7.32	
8 years to 10 years		1591.76	8.27	45.22	7.51	
D. NRI Deposits						

I. NRE Deposits	Amount Outstanding	Effective Date				
	(Rs. Crore)	17.02.2012				
		Rate of Interest				
(i) Current Deposits	129.49	0.00				
(ii) Savings Deposit	439.67	4.00				
(iii) Term Deposits	662.44					
1 year to less than 2 years	374.20	6.48				
2 years to less than 3 years	87.02	6.41				
3 years and above	201.22	7.40				
II. FCNR(B) @						
Term Deposits	USD	GBP	AUD	CAD	EUR	Interest Rate
1 year to less than 2 years	10.58	0.51	5.46	0.03	0.91	2.58
2 years to less than 3 years	1.21	0.08	0.00	0.00	0.00	2.74
3 years and above	30.73	1.26	1.55	0.14	0.59	4.20
@: Similar format may be used for other currencies also.						
E. Foreign Currency Export Credit @@						
Items	USD	GBP	Max	CAD	EUR	Interest Rate
I. Pre-shipment Credit (i+ii+iii)						
(i) Up to 180 days						
(ii) 181 days to 270 days						
(iii) Beyond 270 days						
II. Post-shipment Credit (a+b)						
(a) On Demand Bills for transit period	0.00	0	0	0	0	0.00
(as specified by FEDAI)						
(b) Usance Bills (i+ii+iii)	0.00	0	0	0	0	0.00
(i) Up to 90 days	0.00	0	0	0	0	0.00
(ii) 91 days to 180 days	0.00	0	0	0	0	0.00
(iii) Beyond 180 days	0.00	0	0	0	0	0.00
@@: Similar format may be used for other currencies also.						
Name of the contact person:						
Telephone Number:			Asst. General Manager			
			Credit Monitoring Dept.			
e-mail:			Bank Of Maharashtra H.O. Pune			

Annex to Special Monthly Return VI AB - Interest Rates

Bank of Maharashtra

Return for the Month of Dec 2018

Table 1: Fresh Rupee Loans Sanctioned during the month: Type of Credit

Type of Credit	Fresh Rupee loans sanctioned during the month (Rs. Crore)	Rate of Interest (Per cent)		Interest rate range at which 60 per cent or more fresh rupee loans have been sanctioned during the month (Per cent)	
		Min	Max	Min	Max
1	2	3	4	5	6
1. Cash Credit	1645.31	2.25	24.75	7.00	8.15
2. Demand Loans	3376.35	0.00	16.75	0.00	8.75
3. Overdrafts	0.00	0.00	0.00	0.00	0.00
4. Inland Bills financed and discounted	8.77	0.00	9.00	0.00	0.00
5. Term Loans (5.1 to 5.5)	534.04	0.00	0.00	0.00	0.00
5.1 1 day to 180 days	3.19	10.25	15.50	11.00	15.50
5.2 181 days to 1 year	16.77	7.00	17.75	7.00	17.75
5.3 Above 1 year and up to 3 years	15.67	3.50	13.00	7.00	13.00
5.4 Above 3 years and up to 5 years	72.24	7.00	14.25	9.00	14.25
5.5 Above 5 years	426.17	7.00	13.00	8.00	13.00
6. Other Type of loans, if any (please specify)	0	0.00	0.00	0.00	0.00
7. Gross Bank Rupee Credit sanctioned during the month (1 to 6)	5564.46	0.00	0.00	0.00	0.00

Table 2: Fresh Rupee Loans Sanctioned during the month : Interest Rate-wise

Interest Rate Range (Per cent)	Rupee loans sanctioned during the month (Rs. Crore)
Less than 6	2016.64
6-10	3150.08
10-12	327.79
12-13	61.08
13-14	2.05
14-15	3.25
15-16	2.42
16-17	1.07
17-18	0.01
18-20	0.00
20 and above	0.09
	0.00
Weighted Average Lending Rate for	11.02
Fresh Rupee Loans sanctioned during the month	5564.48

Table 3: Fresh Rupee Loans Sanctioned during the month : Housing and Vehicle Loans

Type of Credit	Fresh Rupee loans sanctioned during the month (Rs. Crore)	Rate of Interest (Per cent)		Interest rate range at which 60 per cent or more fresh rupee loans have been sanctioned during the month (Per cent)	
		Min	Max	Min	Max
1	2	3	4	5	6
A. Personal Loans					
A.I. Housing Loans					
Up to Rs.30 lakh	100.78	8.75	11.50	8.75	10.00
Rs.30-75 Lakh	72.15	8.75	11.00	8.75	10.00
Above Rs.75 Lakh	528.70	0.00	11.25	0.00	8.95
A.II. Vehicle Loans					
Up to Rs.5 lakh	11.32	7.00	12.75	7.00	11.00
Rs.5-10 Lakh	26.47	7.00	10.50	7.00	10.00
Above 10 lakh	14.25	8.75	10.75	9.00	10.00
B. Commercial Loans					
B.I. Commercial Real Estate					
Up to Rs.50 Crore	1.89	10.25	13.00	10.25	13.00
Rs.50-100 Crore	0.00	0.00	0.00	0.00	0.00
Above Rs.100 Crore	0.00	0.00	0.00	0.00	0.00
B.II. Vehicle Loans / Loans to Transport Operators					
Up to Rs.25 lakh	6.75	7.75	12.75	9.00	11.50
Rs.25-50 Lakh	0.58	8.75	10.25	8.75	10.25
Above 50 lakh	43.73	0.00	0.00	0.00	0.00

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1. Weighted Average Lending Rate on Personal Housing Loans in respect of Fresh Rupee Loans Sanctioned during the month:(8.90%)
2. Weighted Average Lending Rate on Personal Vehicle Loans in respect of Fresh Rupee Loans Sanctioned during the month:(9.25%)
3. Weighted Average Lending Rate on Commercial Real Estate Loans in respect of Fresh Rupee Loans sanctioned during the month:(11.59%)
4. Weighted Average Lending Rate on Commercial Vehicle Loans in respect of Fresh Rupee loans sanctioned during the month:(10.36%)