Bank of Maharashtra Base Rate:--9.70 %

Return for the Month Ended:--Dec 2018

**A: Interest Rates on all Loans**

(Rs. in Crore)

# SPECIAL MONTHLY RETURN VI – AB (Revised Format)

Effective Date:- 05.10.2015

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 Outstandi ng** | **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 |

**SPECIAL MONTHLY RETURN VI – AB (Revised Format)**

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%)

**RBI207\_V1 Filter -> -ALL 6 of 6**