

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2009 AND 2010**

(Amount in ₹ crore)

Occupation	As on March 31					
	2009			2010		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	127855 (0.9)	39746 (1.2)	29594 (1.2)	87161 (0.5)	181666 (4.5)	145720 (5.1)
6% and above but less than 10%	3057441 (21.5)	722353 (21.5)	551996 (22.9)	4895338 (30.7)	1199353 (29.5)	899872 (31.4)
10% and above but less than 12%	4079445 (28.7)	1063436 (31.7)	739477 (30.7)	4806411 (30.2)	1425271 (35.0)	925675 (32.3)
12% and above but less than 13%	2371745 (16.7)	693867 (20.7)	482690 (20.1)	2471577 (15.5)	625624 (15.4)	464049 (16.2)
13% and above but less than 14%	1598665 (11.3)	405384 (12.1)	299419 (12.4)	1184955 (7.4)	308914 (7.6)	227917 (8.0)
14% and above but less than 15%	802850 (5.7)	205681 (6.1)	155505 (6.5)	643457 (4.0)	168507 (4.1)	104709 (3.7)
15% and above but less than 16%	397362 (2.8)	85120 (2.5)	63016 (2.6)	299423 (1.9)	55055 (1.4)	40049 (1.4)
16% and above but less than 17%	240561 (1.7)	44518 (1.3)	31943 (1.3)	220333 (1.4)	30591 (0.8)	21959 (0.8)
17% and above but less than 18%	302497 (2.1)	25863 (0.8)	17692 (0.7)	148307 (0.9)	17998 (0.4)	9884 (0.3)
18% and above but less than 20%	352103 (2.5)	30397 (0.9)	20945 (0.9)	316409 (2.0)	22229 (0.5)	14060 (0.5)
20% and above	865015 (6.1)	39627 (1.2)	15019 (0.6)	865159 (5.4)	36463 (0.9)	10116 (0.4)
Total Loans & Advances	14195539 (100.0)	3355992 (100.0)	2407294 (100.0)	15938530 (100.0)	4071670 (100.0)	2864010 (100.0)
Inland & Foreign Bills Purchased / Discounted	59684	178782	90554	77500	295377	120415
TOTAL	14255223	3534773	2497849	16016030	4367046	2984425

Notes : 1. Data relate to accounts each with credit limit over Rs.2 lakh.

2. Figures in brackets represent per cent share in total loans and advances.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, 2009 & 2010, Volume 38 & 39.