

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	8,688	30915.9	21796.5	5,547	131294.5	14908.6	21,481	187311.7	124341.4
6% and above but less than 10%	127,499	200871.8	169609.8	430,731	571564.9	350142.3	1,501,747	927443.9	655634.3
10% and above but less than 12%	101,204	2410498.1	1579668.9	343,037	2763383.5	928455.4	396,600	2616847.0	1852160.3
12% and above but less than 13%	114,045	1424489.6	920039.9	134,074	464017.2	257656.5	215,471	1002535.3	593036.9
13% and above but less than 14%	202,752	2965820.8	1578903.4	86,826	495481.8	288727.4	409,474	1222387.6	570589.8
14% and above but less than 15%	425,805	2316085.5	1767135.4	179,550	462564.2	326635.7	326,667	476579.0	361016.0
15% and above but less than 16%	336,160	2113216.7	1587582.2	119,374	700332.2	301707.9	221,137	300834.0	195177.3
16% and above but less than 17%	83,194	672020.1	543395.2	59,472	167531.8	119829.8	54,229	145546.5	55308.8
17% and above but less than 18%	31,467	221237.5	191049.9	24,568	83959.0	51617.4	62,492	112936.6	33669.4
18% and above but less than 20%	20,266	253173.5	116663.2	26,185	295154.8	67605.5	28,310	82399.7	34599.8
20% and above	14,495	153079.0	39120.2	21,129	30233.9	19691.7	1,184,022	460376.0	81501.8
TOTAL LOANS & ADVANCES	1,465,575	12761408.5	8514964.6	1,430,493	6165517.7	2726978.1	4,421,630	7535197.2	4557035.9

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	30,011	175879.2	81922.5	53,320	135853.1	121281.1	5,917	947641.4	250181.0
6% and above but less than 10%	412,118	1034117.0	575863.9	1,404,920	2513581.0	1840118.4	6,794	518336.3	121807.5
10% and above but less than 12%	738,916	3306529.6	2450028.6	2,690,797	6959125.9	5272714.8	10,704	842627.5	460798.8
12% and above but less than 13%	506,604	1319164.5	962821.0	1,744,478	4310738.0	3077823.8	7,581	149132.3	108636.0
13% and above but less than 14%	373,440	1024830.4	784376.8	1,596,385	4076520.3	2863525.8	2,300	77727.1	19695.1
14% and above but less than 15%	310,516	843483.7	608886.8	1,624,819	3765885.0	2483193.6	997	42242.9	27637.4
15% and above but less than 16%	271,302	660065.4	470813.1	1,418,867	2356835.2	1681296.8	8,073	1006616.3	34837.1
16% and above but less than 17%	126,102	262198.8	171323.4	349,386	827148.2	584229.1	1,107	8280.4	5500.9
17% and above but less than 18%	74,153	151423.8	73515.1	215,775	317537.0	221582.9	251	3951.7	2393.3
18% and above but less than 20%	103,979	121429.1	61520.1	195,054	226345.0	129862.1	107	6504.9	4060.9
20% and above	39,157	57608.3	33066.5	44,414	62823.1	45434.2	397	20865.4	17943.7
TOTAL LOANS & ADVANCES	2,986,298	8956729.7	6274137.8	11,338,215	25552391.7	18321062.7	44,228	3623926.2	1053491.7

See Notes on Tables.