

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2013**

(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%	452,705	264347.4	198388.2	149,834	35363.4	14718.3	3,287,619	362861.0	145749.3
6% and above but less than 9%	2,832,635	267700.9	234972.0	277,638	138651.2	92726.9	22,176,688	2201715.7	1942781.9
9% and above but less than 10%	137,280	780261.8	599734.5	247,489	546850.4	325107.4	3,201,453	670962.9	500162.3
10% and above but less than 11%	952,889	2748198.1	1660256.5	471,977	1212598.8	759440.3	3,125,398	2537827.4	1868974.6
11% and above but less than 12%	1,051,567	2634654.6	1231432.1	592,939	617924.0	391174.6	6,025,969	1920862.9	1173264.2
12% and above but less than 13%	1,134,902	3105092.1	2246344.3	413,019	641324.0	429870.8	5,139,122	1445190.9	1143070.7
13% and above but less than 14%	831,623	2663545.6	2061007.0	206,600	596856.1	427236.8	5,483,919	1186475.2	1042166.4
14% and above but less than 15%	826,767	1898917.4	1591277.7	322,007	428181.9	333251.0	4,119,162	693794.1	562307.8
15% and above but less than 16%	187,821	669295.1	565044.1	121,315	267267.6	161387.7	928,172	272905.2	225563.2
16% and above but less than 17%	68,297	299964.7	267455.8	73,445	94087.9	78669.1	222,190	163647.5	80615.6
17% and above but less than 18%	20,719	82871.9	75108.7	74,136	60502.9	44825.1	233,898	110851.2	39797.1
18% and above but less than 20%	18,876	114106.0	58181.8	2,642,348	104441.5	69610.9	162,324	61362.8	37631.7
20% and above	3,843	14622.7	10264.2	65,802	26042.7	19829.4	13,406,699	1202789.3	229372.8
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>8,519,924</b>	<b>15543578.2</b>	<b>10799467.2</b>	<b>5,658,549</b>	<b>4770092.5</b>	<b>3147848.3</b>	<b>67,512,613</b>	<b>12831245.9</b>	<b>8991457.7</b>

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%	405,130	123954.5	83008.1	598,664	183109.2	98691.3	7,606	844249.4	401773.0
6% and above but less than 9%	1,475,920	377748.6	258935.2	1,145,358	915614.9	657848.6	1,974	212287.1	118007.3
9% and above but less than 10%	981,870	295447.0	204577.9	1,085,466	1225996.1	824425.2	3,634	178000.7	110125.1
10% and above but less than 11%	1,279,284	2164076.2	1672741.1	4,652,157	6674249.9	4886582.2	5,278	128578.4	72743.0
11% and above but less than 12%	1,826,036	1334215.6	1021088.2	4,451,500	5529520.3	3820161.0	12,586	272845.5	175401.2
12% and above but less than 13%	1,988,248	1529386.9	1146901.1	4,848,804	6068948.1	4269783.2	6,081	846557.5	171131.7
13% and above but less than 14%	1,800,124	1225920.3	952853.4	4,502,704	4849480.0	3436173.0	3,082	268057.6	32027.6
14% and above but less than 15%	1,643,031	886586.4	650125.0	4,790,398	3976014.1	2674653.6	896	81392.5	30814.7
15% and above but less than 16%	555,826	399884.7	282892.8	1,838,344	1434035.1	970310.9	10,410	834665.0	40358.4
16% and above but less than 17%	512,083	230519.9	146293.5	895,110	531012.2	365108.1	487	34727.6	10670.7
17% and above but less than 18%	312,008	115101.0	69477.9	504,410	215996.9	144310.9	188	14543.0	3366.5
18% and above but less than 20%	493,827	105280.7	55602.5	764,462	254963.6	142085.8	346	48861.2	8074.4
20% and above	1,588,811	74765.2	53770.9	1,250,716	86594.5	51782.6	1,365	80151.6	48629.7
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>14,862,198</b>	<b>8862887.1</b>	<b>6598267.5</b>	<b>31,328,093</b>	<b>31945535.0</b>	<b>22341916.2</b>	<b>53,933</b>	<b>3844917.1</b>	<b>1223123.3</b>

See Notes on Tables.