

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2011**

(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%	8,289	96684.7	71568.1	8,087	62261.6	25610.6	13,836	536047.7	153768.8
6% and above but less than 10%	189,752	996106.2	739403.2	360,267	2238945.1	585450.1	877,179	4367309.8	1881651.3
10% and above but less than 12%	140,852	3575543.2	1222873.7	279,601	2903052.1	545774.4	469,927	4589720.3	1361186.3
12% and above but less than 13%	244,354	1795257.2	1114599.6	106,428	519297.7	240637.5	269,726	1003010.2	465098.2
13% and above but less than 14%	494,177	2271008.4	1599820.8	160,696	568572.8	345199.3	609,280	524308.3	369752.5
14% and above but less than 15%	176,731	1279041.0	936412.3	75,807	387212.6	181430.0	167,222	378250.5	132119.2
15% and above but less than 16%	79,532	691126.6	548665.6	71,237	862229.6	169070.5	56,626	225572.4	127920.3
16% and above but less than 17%	21,032	155238.8	119971.2	25,701	403190.5	63292.6	22,991	48654.3	32098.3
17% and above but less than 18%	12,172	54356.4	44331.8	13,139	71508.0	23519.0	9,235	46817.8	32031.2
18% and above but less than 20%	4,700	29138.6	25698.5	21,769	243860.1	24071.9	11,698	25254.9	13774.7
20% and above	2,529	22251.5	10613.6	5,484	6303.9	3070.7	1,116,498	371207.4	54274.9
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>1,374,120</b>	<b>10965752.7</b>	<b>6433958.5</b>	<b>1,128,216</b>	<b>8266434.0</b>	<b>2207126.8</b>	<b>3,624,218</b>	<b>12116153.6</b>	<b>4623675.6</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%	37,200	537023.2	90699.1	52,987	134153.7	119672.5	4,021	671409.6	166074.7
6% and above but less than 10%	482,518	4257230.0	2012818.0	2,192,506	4637690.0	3766509.5	7,823	394438.7	258486.9
10% and above but less than 12%	895,571	3338789.3	1852544.9	2,917,247	6511789.8	4676083.3	17,533	1072542.7	382344.9
12% and above but less than 13%	462,843	1218545.5	760970.4	1,512,251	3359815.2	2340312.6	4,396	177251.4	29412.6
13% and above but less than 14%	460,346	1108431.1	710462.6	1,271,174	3221619.4	2168699.3	1,662	61097.4	26241.7
14% and above but less than 15%	249,151	633075.9	439234.1	589,472	1544451.0	1101990.2	10,592	805656.3	40313.6
15% and above but less than 16%	124,652	308331.6	197713.6	305,851	686747.1	501269.4	306	7798.0	5082.9
16% and above but less than 17%	79,236	97533.3	68013.8	144,680	240829.2	172800.6	545	10412.2	4488.7
17% and above but less than 18%	63,734	64920.1	41616.2	99,689	176792.6	106816.3	352	5870.3	5642.7
18% and above but less than 20%	111,464	63315.5	38843.5	148,590	76795.5	50822.1	214	1549.7	1214.8
20% and above	51,312	28789.2	16523.6	58,002	36673.4	20219.1	74	1079.2	832.0
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>3,018,027</b>	<b>11655984.7</b>	<b>6229439.9</b>	<b>9,292,449</b>	<b>20627356.8</b>	<b>15025195.0</b>	<b>47,518</b>	<b>3209105.5</b>	<b>920135.5</b>

See Notes on Tables.