

**TABLE NO. 4.3 A - INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
(For Large borrowal accounts) - 2013**

(Amount in ₹ Million)

| INTEREST RATE RANGE | PUBLIC SECTOR | | | CO-OPERATIVE SECTOR | | | PRIVATE CORPORATE SECTOR | | |
|-----------------------------------|-----------------|-------------------|---------------------|---------------------|-----------------|---------------------|--------------------------|-------------------|---------------------|
| | 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% | 1,762 | 138267.4 | 121753.6 | 800 | 7460.2 | 4853.4 | 10,870 | 1050504.0 | 534345.9 |
| 6% and above but less than 9% | 2,408 | 249218.5 | 173573.7 | 2,456 | 11682.2 | 6893.0 | 26,388 | 694391.8 | 417358.4 |
| 9% and above but less than 10% | 1,526 | 868516.6 | 558598.9 | 6,974 | 64366.4 | 51964.8 | 31,701 | 1086442.9 | 692902.3 |
| 10% and above but less than 11% | 7,223 | 4173299.8 | 2721056.2 | 11,216 | 243282.2 | 151035.5 | 90,084 | 5051749.1 | 3379005.2 |
| 11% and above but less than 12% | 4,519 | 3006022.2 | 1416281.3 | 11,216 | 63695.1 | 45987.3 | 90,292 | 4596903.6 | 2745734.2 |
| 12% and above but less than 13% | 8,864 | 2410355.8 | 1782409.8 | 8,907 | 41297.5 | 25822.5 | 94,012 | 5912694.7 | 3793760.6 |
| 13% and above but less than 14% | 7,484 | 1342194.6 | 931350.2 | 3,516 | 31410.3 | 22474.2 | 80,658 | 4701988.4 | 3398349.3 |
| 14% and above but less than 15% | 7,355 | 925462.6 | 580936.1 | 2,355 | 17700.1 | 12269.1 | 63,273 | 3176378.7 | 2291142.9 |
| 15% and above but less than 16% | 2,265 | 251755.0 | 150915.8 | 1,061 | 15049.7 | 10940.6 | 28,838 | 1224787.1 | 855516.4 |
| 16% and above but less than 17% | 3,172 | 163997.6 | 78532.1 | 520 | 4449.5 | 2119.6 | 14,554 | 461146.3 | 341147.1 |
| 17% and above but less than 18% | 390 | 26097.8 | 19235.0 | 177 | 2971.7 | 2284.5 | 8,608 | 207390.1 | 115398.3 |
| 18% and above but less than 20% | 770 | 34614.0 | 25461.2 | 146 | 895.9 | 272.3 | 14,550 | 243343.0 | 95096.3 |
| 20% and above | 274 | 6944.7 | 5306.2 | 93 | 1213.2 | 362.4 | 5,840 | 115850.8 | 73251.0 |
| TOTAL LOANS & ADVANCES | 48,012 | 13596746.5 | 8565410.0 | 49,437 | 505473.9 | 337279.2 | 559,668 | 28523570.4 | 18733007.8 |

| INTEREST RATE RANGE | HOUSHOLD SECTOR - INDIVIDUALS | | | HOUSEHOLD SECTOR - OTHERS | | |
|-----------------------------------|-------------------------------|-------------------|---------------------|---------------------------|------------------|---------------------|
| | No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts | Credit Limit | Amount Out-standing |
| | 10 | 11 | 12 | 13 | 14 | 15 |
| less than 6% | 304,253 | 305388.9 | 92301.4 | 17,001 | 109383.1 | 63269.1 |
| 6% and above but less than 9% | 3,320,469 | 1466594.6 | 1145771.0 | 18,447 | 113132.7 | 83474.7 |
| 9% and above but less than 10% | 1,177,840 | 1171677.9 | 849436.7 | 27,477 | 134584.9 | 79365.6 |
| 10% and above but less than 11% | 3,274,321 | 4610824.5 | 3488894.7 | 111,986 | 516690.2 | 383217.4 |
| 11% and above but less than 12% | 3,005,862 | 3156140.3 | 2380173.0 | 168,317 | 703535.7 | 522222.1 |
| 12% and above but less than 13% | 2,791,775 | 3099047.4 | 2120807.0 | 284,655 | 1365032.4 | 961811.7 |
| 13% and above but less than 14% | 2,813,124 | 2555092.7 | 1841085.0 | 378,743 | 1406013.2 | 1084766.7 |
| 14% and above but less than 15% | 2,523,018 | 1994940.1 | 1532607.6 | 338,986 | 1080486.2 | 839717.5 |
| 15% and above but less than 16% | 1,165,640 | 1664067.5 | 674767.9 | 125,090 | 469242.3 | 352271.0 |
| 16% and above but less than 17% | 540,282 | 417023.5 | 289945.0 | 50,132 | 185691.5 | 141808.5 |
| 17% and above but less than 18% | 310,837 | 227175.9 | 151367.3 | 20,594 | 66810.5 | 47956.5 |
| 18% and above but less than 20% | 336,887 | 254495.4 | 159990.8 | 22,180 | 63903.7 | 29166.5 |
| 20% and above | 1,400,288 | 520414.4 | 107860.6 | 14,865 | 17128.7 | 12730.6 |
| TOTAL LOANS & ADVANCES | 22,964,596 | 21442883.1 | 14835007.9 | 1,578,473 | 6231635.0 | 4601777.7 |

Note:-Data pertains accounts with Credit limit more than ₹ 200,000 only