

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE - 2011 AND 2012**

(Amount in ₹ Billion)

Interest Rate Bucket	As on March 31					
	2011			2012		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	124420 (0.7)	2037.58 (3.0)	627.39 (1.8)	124964 (0.6)	1608.90 (2.5)	614.43 (1.5)
6% and above but less than 10%	4110045 (22.2)	16891.72 (25.3)	9244.32 (26.1)	3883809 (17.9)	5765.91 (8.9)	3713.18 (9.0)
10% and above but less than 12%	4720731 (25.5)	21991.44 (32.9)	10040.81 (28.3)	4281258 (19.7)	18899.01 (29.3)	12543.83 (30.3)
12% and above but less than 13%	2599998 (14.1)	8073.18 (12.1)	4951.03 (14.0)	2722253 (12.6)	8670.08 (13.4)	5920.01 (14.3)
13% and above but less than 14%	2997335 (16.2)	7755.04 (11.6)	5220.18 (14.7)	2671177 (12.3)	9862.77 (15.3)	6105.82 (14.7)
14% and above but less than 15%	1268975 (6.9)	5027.69 (7.5)	2831.50 (8.0)	2868354 (13.2)	7906.84 (12.2)	5574.50 (13.4)
15% and above but less than 16%	638204 (3.5)	2781.81 (4.2)	1549.72 (4.4)	2374913 (11.0)	7137.90 (11.1)	4271.41 (10.3)
16% and above but less than 17%	294185 (1.6)	955.86 (1.4)	460.67 (1.3)	673490 (3.1)	2082.73 (3.2)	1479.59 (3.6)
17% and above but less than 18%	198321 (1.1)	420.27 (0.6)	253.96 (0.7)	408706 (1.9)	891.05 (1.4)	573.83 (1.4)
18% and above but less than 20%	298435 (1.6)	439.91 (0.7)	154.43 (0.4)	373901 (1.7)	985.01 (1.5)	414.31 (1.0)
20% and above	1233899 (6.7)	466.30 (0.7)	105.53 (0.3)	1303614 (6.0)	784.99 (1.2)	236.76 (0.6)
<b>Total Loans &amp; Advances</b>	<b>18484548</b> <b>(100.0)</b>	<b>66840.79</b> <b>(100.0)</b>	<b>35439.53</b> <b>(100.0)</b>	<b>21686439</b> <b>(100.0)</b>	<b>64595.17</b> <b>(100.0)</b>	<b>41447.67</b> <b>(100.0)</b>
Inland & Foreign Bills Purchased / Discounted	84733	5172.74	1478.06	83485	6512.48	2018.78
<b>TOTAL</b>	<b>18569281</b>	<b>72013.53</b>	<b>36917.59</b>	<b>21769924</b>	<b>71107.65</b>	<b>43466.46</b>

**Notes :** 1. Data relate to accounts each with credit limit over ₹ 0.2 Million.  
2. Figures in brackets represent per cent share in total loans and advances.

**Source :** Basic Statistical Returns of Scheduled Commercial Banks in India, 2011 & 2012, Volumes 40 & 41, RBI.