

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2010 AND 2011**

(Amount in ₹ Billion)

Interest Rate Bucket	As on March 31					
	2010			2011		
	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%	87161 (0.5)	1816.66 (4.5)	1457.20 (5.1)	124420 (0.7)	2037.58 (3.0)	627.39 (1.8)
6% and above but less than 10%	4895338 (30.7)	11993.53 (29.5)	8998.72 (31.4)	4110045 (22.2)	16891.72 (25.3)	9244.32 (26.1)
10% and above but less than 12%	4806411 (30.2)	14252.71 (35.0)	9256.75 (32.3)	4720731 (25.5)	21991.44 (32.9)	10040.81 (28.3)
12% and above but less than 13%	2471577 (15.5)	6256.24 (15.4)	4640.49 (16.2)	2599998 (14.1)	8073.18 (12.1)	4951.03 (14.0)
13% and above but less than 14%	1184955 (7.4)	3089.14 (7.6)	2279.17 (8.0)	2997335 (16.2)	7755.04 (11.6)	5220.18 (14.7)
14% and above but less than 15%	643457 (4.0)	1685.07 (4.1)	1047.09 (3.7)	1268975 (6.9)	5027.69 (7.5)	2831.50 (8.0)
15% and above but less than 16%	299423 (1.9)	550.55 (1.4)	400.49 (1.4)	638204 (3.5)	2781.81 (4.2)	1549.72 (4.4)
16% and above but less than 17%	220333 (1.4)	305.91 (0.8)	219.59 (0.8)	294185 (1.6)	955.86 (1.4)	460.67 (1.3)
17% and above but less than 18%	148307 (0.9)	179.98 (0.4)	98.84 (0.3)	198321 (1.1)	420.27 (0.6)	253.96 (0.7)
18% and above but less than 20%	316409 (2.0)	222.29 (0.5)	140.60 (0.5)	298435 (1.6)	439.91 (0.7)	154.43 (0.4)
20% and above	865160 (5.4)	364.63 (0.9)	101.16 (0.4)	1233899 (6.7)	466.30 (0.7)	105.53 (0.3)
Total Loans & Advances	15938531 (100.0)	40716.70 (100.0)	28640.10 (100.0)	18484548 (100.0)	66840.79 (100.0)	35439.53 (100.0)
Inland & Foreign Bills Purchased / Discounted	77500	2953.77	1204.15	84733	5172.74	1478.06
TOTAL	16016031	43670.46	29844.25	18569281	72013.53	36917.59

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, 2010 & 2011, Volume 39 & 40.