

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE - 2008 and 2009**

(Amount in ₹ crore)

	As on March 31					
	2008			2009		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	27663 (0.2)	2296 (0.1)	1645 (0.1)	127855 (0.9)	39746 (1.2)	29594 (1.2)
6% and above but less than 10%	2138944 (17.3)	241306 (9.3)	186755 (9.4)	3057441 (21.5)	722353 (21.5)	551996 (22.9)
10% and above but less than 12%	2990699 (24.2)	791319 (30.6)	604402 (30.5)	4079445 (28.7)	1063436 (31.7)	739477 (30.7)
12% and above but less than 13%	2087587 (16.9)	356351 (13.8)	273179 (13.8)	2371745 (16.7)	693867 (20.7)	482690 (20.1)
13% and above but less than 14%	1518681 (12.3)	468963 (18.2)	368996 (18.6)	1598665 (11.3)	405384 (12.1)	299419 (12.4)
14% and above but less than 15%	867451 (7.0)	473437 (18.3)	369518 (18.6)	802850 (5.7)	205681 (6.1)	155505 (6.5)
15% and above but less than 16%	1536397 (12.4)	139460 (5.4)	101723 (5.1)	397362 (2.8)	85120 (2.5)	63016 (2.6)
16% and above but less than 17%	200782 (1.6)	53740 (2.1)	39775 (2.0)	240561 (1.7)	44518 (1.3)	31943 (1.3)
17% and above but less than 18%	274213 (2.2)	30132 (1.2)	22552 (1.1)	302497 (2.1)	25863 (0.8)	17692 (0.7)
18% and above but less than 20%	264842 (2.1)	10671 (0.4)	8262 (0.4)	352103 (2.5)	30397 (0.9)	20945 (0.9)
20% and above	444172 3.6)	14890 (0.6)	5998 (0.3)	865015 (6.1)	39627 (1.2)	15019 (0.6)
Total Loans & Advances	12351431 (100.0)	2582564 (100.0)	1982803 (100.0)	14195539 (100.0)	3355992 (100.0)	2407294 (100.0)
Inland & Foreign Bills Purchased / Discounted	84363	238152	103182	59684	178782	90554
TOTAL	12435794	2820716	2085985	14255223	3534773	2497849

Notes : 1. Data relate to accounts each with credit limit over Rs. 2 lakh.

2. Figures in brackets represent per cent share in total loans and advances.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, 2008 & 2009, Volume 37 & 38.