

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE : 2002 AND 2003**

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2002			2003		
	No. of Accounts (1)	Credit Limit (2)	Amount Outstanding (3)	No. of Accounts (4)	Credit Limit (5)	Amount Outstanding (6)
Less than 6%	21902	809	717	24484	1500	827
	-1	-0.1	-0.1	-0.8	-0.2	-0.1
6% and above but less than 10%	18046	20489	15654	146830	42730	29864
	-0.8	-3.3	-3.2	-5.1	-5.8	-5.3
10% and above but less than 12%	271540	150449	118125	589745	171446	127928
	-12.4	-24.2	-24.5	-20.4	-23.4	-22.9
12% and above but less than 14%	615279	141453	108711	840103	191975	140444
	-28	-22.7	-22.5	-29	-26.2	-25.1
14% and above but less than 15%	384664	91642	68303	408675	137050	108615
	-17.5	-14.7	-14.1	-14.1	-18.7	-19.4
15% and above but less than 16%	403183	92393	74945	486139	85095	69772
	-18.4	-14.8	-15.5	-16.8	-11.6	-12.5
16% and above but less than 17%	268621	72834	60538	176417	61774	48267
	-12.2	-11.7	-12.5	-6.1	-8.4	-8.6
17% and above but less than 18%	87238	17047	14244	44398	12709	10294
	-4	-2.7	-2.9	-1.5	-1.7	-1.8
18% and above but less than 20%	70655	26806	15285	100544	20077	16814
	-3.2	-4.3	-3.2	-3.5	-2.7	-3
20% and above	54603	8933	6574	77734	9192	6915
	-2.5	-1.4	-1.4	-2.7	-1.3	-1.2
Total loans & advances	2195731	622855	483096	2895069	733548	559740
	-100	-100	-100	-100	-100	-100
Inland & foreign bills purchased/discounted	62798	74004	47247	69499	79734	51172
Total	2258529	696859	530343	2964568	813282	610912

Notes :

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

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

3. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also

dues from banks. Therefore, the aggregate figures reported here may not tally with those reported in tables 2.1, 2.2 and 3.1.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 32, March 2003.