

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED  
COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE — 2003 AND 2004**

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2003			2004		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	24484 (0.8)	1500 (0.2)	827 (0.1)	62232 (1.4)	2702 (0.3)	2609 (0.4)
6% and above but less than 10%	146830 (5.1)	42730 (5.8)	29864 (5.3)	669596 (15.2)	113154 (13.3)	89214 (13.6)
10% and above but less than 12%	589745 (20.4)	171446 (23.4)	127928 (22.9)	885746 (20.1)	146639 (17.3)	106223 (16.1)
12% and above but less than 14%	840103 (29.0)	191975 (26.2)	140444 (25.1)	925540 (21.0)	219833 (25.9)	168808 (25.7)
14% and above but less than 15%	408675 (14.1)	137050 (18.7)	108615 (19.4)	346845 (7.9)	133500 (15.7)	106488 (16.2)
15% and above but less than 16%	486139 (16.8)	85095 (11.6)	69772 (12.5)	687552 (15.6)	73584 (8.7)	58994 (9.0)
16% and above but less than 17%	176417 (6.1)	61774 (8.4)	48267 (8.6)	120547 (2.7)	91751 (10.8)	70638 (10.7)
17% and above but less than 18%	44398 (1.5)	12709 (1.7)	10294 (1.8)	32804 (0.7)	6800 (0.8)	5203 (0.8)
18% and above but less than 20%	100544 (3.5)	20077 (2.7)	16814 (3.0)	570983 (12.9)	50497 (6.0)	43548 (6.6)
20% and above	77734 (2.7)	9192 (1.3)	6915 (1.2)	115059 (2.6)	9808 (1.2)	6113 (0.9)
<b>Total loans &amp; advances</b>	<b>2895069</b> (100.0)	<b>733548</b> (100.0)	<b>559740</b> (100.0)	<b>4416904</b> (100.0)	<b>848268</b> (100.0)	<b>657838</b> (100.0)
Inland & foreign bills purchased/discounted	69499	79734	51172	73548	104185	59774
<b>Total</b>	<b>2964568</b>	<b>813282</b>	<b>610912</b>	<b>4490452</b>	<b>952453</b>	<b>717612</b>

**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.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 33, March 2004.