

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE — 2004 AND 2005**

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2004			2005		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
Less than 6%	62232 (1.4)	2702 (0.3)	2609 (0.4)	75892 (1.3)	4194 (0.3)	3916 (0.4)
6% and above but less than 10%	669596 (15.2)	113154 (13.3)	89214 (13.6)	1708211 (28.6)	209678 (16.9)	172540 (19.5)
10% and above but less than 12%	885746 (20.1)	146639 (17.3)	106223 (16.1)	1302647 (21.8)	222040 (17.9)	154477 (17.5)
12% and above but less than 14%	925540 (21.0)	219833 (25.9)	168808 (25.7)	940683 (15.8)	287014 (23.1)	197518 (22.3)
14% and above but less than 15%	346845 (7.9)	133500 (15.7)	106488 (16.2)	297524 (5.0)	234019 (18.9)	147252 (16.6)
15% and above but less than 16%	687552 (15.6)	73584 (8.7)	58994 (9.0)	1015181 (17.0)	97182 (7.8)	73093 (8.3)
16% and above but less than 17%	120547 (2.7)	91751 (10.8)	70638 (10.7)	93983 (1.6)	130336 (10.5)	99384 (11.2)
17% and above but less than 18%	32804 (0.7)	6800 (0.8)	5203 (0.8)	76783 (1.3)	8109 (0.7)	5107 (0.6)
18% and above but less than 20%	570983 (12.9)	50497 (6.0)	43548 (6.6)	251873 (4.2)	35238 (2.8)	26770 (3.0)
20% and above	115059 (2.6)	9808 (1.2)	6113 (0.9)	202982 (3.4)	12032 (1.0)	4727 (0.5)
<b>Total loans &amp; advances</b>	<b>4416904</b> (100.0)	<b>848268</b> (100.0)	<b>657838</b> (100.0)	<b>5965759</b> (100.0)	<b>1239842</b> (100.0)	<b>884784</b> (100.0)
Inland & foreign bills purchased/discounted	73548	104185	59774	78674	130649	67805
<b>Total</b>	<b>4490452</b>	<b>952453</b>	<b>717612</b>	<b>6044433</b>	<b>1370491</b>	<b>952589</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 34, March 2005.