

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - 2006 AND 2007**

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2006			2007		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	99400 (1.2)	4554 (0.3)	4348 (0.4)	174100 (1.7)	10158 (0.5)	8613 (0.5)
6% and above but less than 10%	2690219 (32.8)	378333 (23.1)	302310 (25.3)	2685179 (26.8)	441947 (20.2)	340758 (21.4)
10% and above but less than 12%	1859364 (22.7)	323898 (19.8)	224286 (18.8)	2276352 (22.7)	507502 (23.2)	375419 (23.6)
12% and above but less than 14%	1023909 (12.5)	336905 (20.6)	230122 (19.3)	2143424 (21.4)	532903 (24.3)	373306 (23.4)
14% and above but less than 15%	349985 (4.3)	340938 (20.8)	257788 (21.6)	448629 (4.5)	463111 (21.2)	334591 (21.0)
15% and above but less than 16%	1542544 (18.8)	121662 (7.4)	82982 (6.9)	1745444 (17.4)	137769 (6.3)	99929 (6.3)
16% and above but less than 17%	121763 (1.5)	85162 (5.2)	63485 (5.3)	117388 (1.2)	51326 (2.3)	33822 (2.1)
17% and above but less than 18%	166443 (2.0)	31078 (1.9)	23528 (2.0)	165583 (1.7)	34010 (1.6)	20937 (1.3)
18% and above but less than 20%	160968 (2.0)	9750 (0.6)	3858 (0.3)	90833 (0.9)	3741 (0.2)	2233 (0.1)
20% and above	188128 (2.3)	6100 (0.4)	1332 (0.1)	165155 (1.6)	6015 (0.3)	2200 (0.1)
Total loans & advances	8202723 (100.0)	1638380 (100.0)	1194039 (100.0)	10012087 (100.0)	2188482 (100.0)	1591808 (100.0)
Inland & foreign bills purchased/discounted	110333	149228	71306	82542	197777	76396
Total	8313056	1787608	1265345	10094629	2386259	1668204

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 36, March 2007.