

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2009**

(Amount in Rupees Lakh)

| INTEREST RATE RANGE               | CASH CREDIT        |                  |                            | OVERDRAFTS         |                  |                            | DEMAND LOANS       |                  |                            |
|-----------------------------------|--------------------|------------------|----------------------------|--------------------|------------------|----------------------------|--------------------|------------------|----------------------------|
|                                   | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                   | 1                  | 2                | 3                          | 4                  | 5                | 6                          | 7                  | 8                | 9                          |
| Less than 6%                      | 1,480              | 1766,95          | 1530,93                    | 2,754              | 1781,37          | 1507,46                    | 6,594              | 6921,59          | 6587,63                    |
| 6% and above but less than 10%    | 67,448             | 59447,81         | 47655,32                   | 69,889             | 22733,66         | 14175,43                   | 3,54,328           | 126422,92        | 105551,64                  |
| 10% and above but less than 12%   | 1,72,475           | 187892,84        | 103107,31                  | 1,49,995           | 52892,91         | 32059,80                   | 3,10,091           | 127443,26        | 96572,82                   |
| 12% and above but less than 13%   | 3,28,056           | 212007,06        | 119642,89                  | 1,15,352           | 33075,20         | 21395,20                   | 2,01,291           | 72997,70         | 57628,78                   |
| 13% and above but less than 14%   | 2,07,984           | 98398,88         | 73929,14                   | 81,368             | 26735,66         | 16493,05                   | 1,00,019           | 42870,90         | 32933,77                   |
| 14% and above but less than 15%   | 1,08,324           | 51149,96         | 41072,89                   | 71,725             | 23442,36         | 14189,12                   | 37,583             | 19349,56         | 15705,97                   |
| 15% and above but less than 16%   | 37,671             | 18351,70         | 14639,33                   | 36,997             | 10331,68         | 6823,78                    | 27,264             | 13796,52         | 9459,65                    |
| 16% and above but less than 17%   | 17,910             | 10332,08         | 7640,83                    | 25,861             | 7394,10          | 3995,27                    | 11,248             | 4337,54          | 3584,76                    |
| 17% and above but less than 18%   | 6,042              | 2334,37          | 1689,40                    | 7,914              | 2344,04          | 1191,78                    | 5,416              | 2467,19          | 2107,34                    |
| 18% and above but less than 20%   | 1,884              | 2038,82          | 1348,90                    | 41,173             | 5098,96          | 4369,40                    | 7,542              | 2462,31          | 1712,45                    |
| 20% and above                     | 806                | 5053,69          | 1463,60                    | 9,299              | 2779,49          | 1227,48                    | 7,02,639           | 22223,73         | 4924,65                    |
| <b>TOTAL LOANS &amp; ADVANCES</b> | <b>9,50,080</b>    | <b>648774,16</b> | <b>413720,52</b>           | <b>6,12,327</b>    | <b>188609,42</b> | <b>117427,78</b>           | <b>17,64,015</b>   | <b>441293,22</b> | <b>336769,47</b>           |

| INTEREST RATE RANGE               | MEDIUM TERM LOANS  |                  |                            | LONG TERM LOANS    |                   |                            | PACKING CREDIT     |                  |                            |
|-----------------------------------|--------------------|------------------|----------------------------|--------------------|-------------------|----------------------------|--------------------|------------------|----------------------------|
|                                   | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit   | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                   | 10                 | 11               | 12                         | 13                 | 14                | 15                         | 16                 | 17               | 18                         |
| Less than 6%                      | 65,181             | 11514,35         | 8296,84                    | 50,802             | 8980,35           | 6452,64                    | 1,044              | 8780,93          | 5218,45                    |
| 6% and above but less than 10%    | 4,99,451           | 128201,52        | 98948,70                   | 20,54,831          | 332119,26         | 255490,55                  | 11,494             | 53427,60         | 30173,91                   |
| 10% and above but less than 12%   | 6,77,033           | 157963,69        | 121243,91                  | 27,50,209          | 487335,19         | 367472,39                  | 19,642             | 49908,31         | 19020,61                   |
| 12% and above but less than 13%   | 4,73,334           | 94644,08         | 73029,57                   | 12,47,947          | 272578,04         | 205959,85                  | 5,765              | 8564,51          | 5033,41                    |
| 13% and above but less than 14%   | 3,08,079           | 68024,81         | 53810,05                   | 8,98,221           | 163520,31         | 119355,47                  | 2,994              | 5833,71          | 2897,85                    |
| 14% and above but less than 15%   | 1,80,277           | 32180,57         | 24735,62                   | 4,03,376           | 77429,79          | 58360,03                   | 1,565              | 2128,99          | 1440,93                    |
| 15% and above but less than 16%   | 96,379             | 13104,74         | 9719,40                    | 1,98,686           | 28896,18          | 21998,00                   | 365                | 639,25           | 375,62                     |
| 16% and above but less than 17%   | 87,579             | 10726,57         | 7740,15                    | 97,747             | 11021,71          | 8506,27                    | 216                | 706,14           | 475,74                     |
| 17% and above but less than 18%   | 2,06,018           | 11284,39         | 7663,49                    | 76,880             | 7345,99           | 4970,59                    | 227                | 86,92            | 68,94                      |
| 18% and above but less than 20%   | 1,40,501           | 8832,77          | 6660,95                    | 1,60,750           | 11680,11          | 6714,00                    | 253                | 283,76           | 139,74                     |
| 20% and above                     | 76,553             | 4749,04          | 3430,32                    | 75,671             | 4337,06           | 3623,51                    | 47                 | 484,14           | 349,13                     |
| <b>TOTAL LOANS &amp; ADVANCES</b> | <b>28,10,385</b>   | <b>541226,53</b> | <b>415279,01</b>           | <b>80,15,120</b>   | <b>1405243,98</b> | <b>1058903,31</b>          | <b>43,612</b>      | <b>130844,24</b> | <b>65194,32</b>            |

See Notes on Tables.