

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE - 2007 AND 2008**

(Amount in Rs. crore)

Occupation	As on March 31					
	2007			2008		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(7)	(8)	(9)	(10)	(11)	(12)	
Less than 6%	174100 (1.7)	10158 (0.5)	8613 (0.5)	27663	2296	1645
6% and above but less than 10%	2685179 (26.8)	441947 (20.2)	340758 (21.4)	2138944	241306	186755
10% and above but less than 12%	2276352 (22.7)	507502 (23.2)	375419 (23.6)	2990699	791319	604402
12% and above but less than 14%	2143424 (21.4)	532903 (24.3)	373306 (23.4)	3606268	825314	642175
14% and above but less than 15%	448629 (4.5)	463111 (21.2)	334591 (21.0)	867451	473437	369518
15% and above but less than 16%	1745444 (17.4)	137769 (6.3)	99929 (6.3)	1536397	139460	101723
16% and above but less than 17%	117388 (1.2)	51326 (2.3)	33822 (2.1)	200782	53740	39775
17% and above but less than 18%	165583 (1.7)	34010 (1.6)	20937 (1.3)	274213	30132	22552
18% and above but less than 20%	90833 (0.9)	3741 (0.2)	2233 (0.1)	264842	10671	8262
20% and above	165155 (1.6)	6015 (0.3)	2200 (0.1)	444172	14890	5998
<b>Total loans &amp; advances</b>	<b>10012087</b> (100.0)	<b>2188482</b> (100.0)	<b>1591808</b> (100.0)	<b>12351431</b>	<b>2582564</b>	<b>1982803</b>
Inland & foreign bills purchased/discounted	82542	197777	76396	84363	238152	103182
<b>Total</b>	<b>10094629</b>	<b>2386259</b>	<b>1668204</b>	<b>12435794</b>	<b>2820716</b>	<b>2085985</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 37, March 2008.