

**TABLE NO. 1.13 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE  
MARCH - 2015**

(Amount in ₹ Million)

| INTEREST RATE RANGE                         | Total Credit           |                       |                       | Of Which: Large Borrowal Accounts* |                       |                       |
|---|------------------------|-----------------------|-----------------------|------------------------------------|-----------------------|-----------------------|
|   | No. of Accounts        | Credit Limit          | Amount Outstanding    | No. of Accounts                    | Credit Limit          | Amount Outstanding    |
|   | 1                      | 2                     | 3                     | 4                                  | 5                     | 6                     |
| Less than 6%                                | 2,827,853<br>(2.0)     | 2637381.1<br>(2.7)    | 1242481.6<br>(1.9)    | 192,924<br>(0.6)                   | 2566862.7<br>(2.8)    | 1193909.3<br>(2.0)    |
| 6% and above but less than 9%               | 31,320,330<br>(21.8)   | 4318245.1<br>(4.4)    | 3475099.8<br>(5.2)    | 4,023,038<br>(12.2)                | 2455057.5<br>(2.7)    | 1738856.3<br>(2.9)    |
| 9% and Above but less than 10%              | 4,399,491<br>(3.1)     | 2505490.6<br>(2.6)    | 1511790.0<br>(2.3)    | 618,931<br>(1.9)                   | 2271382.0<br>(2.5)    | 1287282.5<br>(2.1)    |
| 10% and above but less than 11%             | 18,251,102<br>(12.7)   | 27316130.0<br>(28.0)  | 18752174.5<br>(28.3)  | 7,043,345<br>(21.4)                | 26615080.6<br>(29.4)  | 18179575.5<br>(30.0)  |
| 11% and above but less than 12%             | 14,709,981<br>(10.2)   | 16770416.9<br>(17.2)  | 11221509.4<br>(16.9)  | 4,267,635<br>(13.0)                | 16090717.4<br>(17.8)  | 10594732.1<br>(17.5)  |
| 12% and above but less than 13%             | 20,578,995<br>(14.3)   | 16554619.0<br>(17.0)  | 12179623.8<br>(18.4)  | 4,722,793<br>(14.3)                | 15525470.9<br>(17.2)  | 11203577.2<br>(18.5)  |
| 13% and above but less than 14%             | 11,612,262<br>(8.1)    | 11243964.4<br>(11.5)  | 8473811.6<br>(12.8)   | 3,821,715<br>(11.6)                | 10701362.2<br>(11.8)  | 7990316.3<br>(13.2)   |
| 14% and above but less than 15%             | 9,350,723<br>(6.5)     | 7164166.7<br>(7.3)    | 5237419.3<br>(7.9)    | 2,739,848<br>(8.3)                 | 6671612.9<br>(7.4)    | 4841374.7<br>(8.0)    |
| 15% and above but less than 16%             | 4,147,321<br>(2.9)     | 3501110.9<br>(3.6)    | 2146496.5<br>(3.2)    | 1,972,351<br>(6.0)                 | 3280990.8<br>(3.6)    | 2003709.3<br>(3.3)    |
| 16% and above but less than 17%             | 1,478,112<br>(1.0)     | 1092403.7<br>(1.1)    | 726110.1<br>(1.1)     | 663,172<br>(2.0)                   | 1011499.7<br>(1.1)    | 677583.5<br>(1.1)     |
| 17% and above but less than 18%             | 1,613,968<br>(1.1)     | 721888.7<br>(0.7)     | 440024.2<br>(0.7)     | 517,583<br>(1.6)                   | 629337.3<br>(0.7)     | 404010.0<br>(0.7)     |
| 18% and above but less than 20%             | 4,120,532<br>(2.9)     | 1753483.0<br>(1.8)    | 353577.9<br>(0.5)     | 413,684<br>(1.3)                   | 1668227.1<br>(1.8)    | 300728.4<br>(0.5)     |
| 20% and above                               | 19,500,188<br>(13.6)   | 1996767.7<br>(2.0)    | 599212.0<br>(0.9)     | 1,945,351<br>(5.9)                 | 1021223.9<br>(1.1)    | 278172.5<br>(0.5)     |
| Total Loans & Advances                      | 143,910,858<br>(100.0) | 97576067.7<br>(100.0) | 66359330.6<br>(100.0) | 32,942,370<br>(100.0)              | 90508825.0<br>(100.0) | 60693827.7<br>(100.0) |
| Inland & Foreign Bills Purchased/Discounted | 328,778                | 6978448.8             | 2425394.6             | 172,015                            | 6970234.5             | 2415910.2             |
| <b>TOTAL</b>                                | <b>144,239,636</b>     | <b>104554516.5</b>    | <b>68784725.2</b>     | <b>33,114,385</b>                  | <b>97479059.6</b>     | <b>63109737.9</b>     |

See Notes on tables.

\* Accounts with Credit limit more than ₹ 200,000