

Table 15 : Distribution of Outstanding Credit of Scheduled Commercial Banks According to Interest Rate Range - 1997-98

(Amount in Rs. lakh)

Interest rate range	As on 31st March					
	1997			1998		
	No.of Accounts	Credit Limit	Amount Outstanding	No.of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	247771 (4.6)	282638 (1.0)	248163 (1.1)	268269 (4.0)	310367 (1.0)	269216 (1.0)
6% and above but less than 10%	54500 (1.0)	135271 (0.5)	115910 (0.5)	60187 (0.9)	134909 (0.4)	108938 (0.4)
10% and above but less than 12%	159633 (2.9)	336089 (1.2)	301735 (1.4)	200396 (3.0)	694482 (2.2)	594012 (2.3)
12% and above but less than 14%	542405 (10.0)	3044020 (11.3)	2354705 (10.7)	1651686 (24.7)	4151466 (13.4)	3411157 (13.2)
14% and above but less than 15%	2123672 (39.0)	2908558 (10.8)	2388969 (10.9)	1693850 (25.4)	4605171 (14.8)	3859593 (14.9)
15% and above but less than 16%	732337 (13.5)	2655686 (9.9)	2115620 (9.6)	890305 (13.3)	3571873 (11.5)	3035648 (11.7)
16% and above but less than 17%	247449 (4.5)	2247628 (8.3)	1830415 (8.3)	705967 (10.6)	4298238 (13.8)	3541640 (13.7)
17% and above but less than 18%	491132 (9.0)	4637004 (17.2)	3788954 (17.2)	444994 (6.7)	4524390 (14.6)	3702198 (14.3)
18% and above but less than 20%	500665 (9.2)	7242729 (26.9)	5880077 (26.8)	472916 (7.1)	6233862 (20.1)	5241362 (20.2)
20% and Above	340006 (6.3)	3440989 (12.8)	2971672 (13.5)	285112 (4.3)	2518673 (8.1)	2153194 (8.3)
Total Loans & Advances	5439570 (100.0)	26930612 (100.0)	21996220 (100.0)	6673682 (100.0)	31043430 (100.0)	25916957 (100.0)
Inland & Foreign Bills purchased/discounted	84330	3957896	2696466	81881	4281688	2967966
Total	5523900	30888508	24692686	6755563	35325118	28884924

Notes : 1 . Data for outstanding credit relate to accounts, each with credit limit over Rs. 25,000.
2 . Figures in bracket represent percent share in total loans and advances.

Source : Basic Statistical Return-1.