

**Table 15 : Distribution of Outstanding Credit of Scheduled Commercial Banks According to Interest Rate Range : 1998 and 1999**

Interest Rate Range	(Amount in Rs. lakh)					
	As on March 31					
	1998 *		1999 **			
	No. of Credit Limit Accounts (1)	Amount Outstanding (2)	No. of Credit Limit Accounts (4)	Amount Outstanding (5)		
	(1)	(2)	(4)	(5)	(6)	
Less than 6%	268269 (4.0)	310367 (1.0)	269216 (1.0)	18360 (1.5)	80726 (0.3)	69785 (0.3)
6% and above but less than 10%	60187 (0.9)	134909 (0.4)	108938 (0.4)	11147 (0.9)	1285959 (4.0)	967450 (3.7)
10% and above but less than 12%	200396 (3.0)	694482 (2.2)	594012 (2.3)	69025 (5.5)	1078310 (3.3)	866386 (3.3)
12% and above but less than 14%	1651686 (24.7)	4151466 (13.4)	3411157 (13.2)	132239 (10.6)	6462907 (20.1)	5309525 (20.4)
14% and above but less than 15%	1693850 (25.4)	4605171 (14.8)	3859593 (14.9)	126090 (10.1)	3187354 (9.9)	2528058 (9.7)
15% and above but less than 16%	890305 (13.3)	3571873 (11.5)	3035648 (11.7)	214827 (17.2)	4429846 (13.7)	3650850 (14.0)
16% and above but less than 17%	705967 (10.6)	4298238 (13.8)	3541640 (13.7)	255053 (20.4)	6732519 (20.9)	5254544 (20.2)
17% and above but less than 18%	444994 (6.7)	4524390 (14.6)	3702198 (14.3)	187686 (15.0)	4225486 (13.1)	3402484 (13.1)
18% and above but less than 20%	472916 (7.1)	6233862 (20.1)	5241362 (20.2)	163091 (13.1)	3281656 (10.2)	2735668 (10.5)
20% and Above	285112 (4.3)	2518673 (8.1)	2153194 (8.3)	69895 (5.6)	1454289 (4.5)	1265672 (4.9)
<b>Total Loans &amp; Advances</b>	<b>6673682 (100.0)</b>	<b>31043431 (100.0)</b>	<b>25916958 (100.0)</b>	<b>1247413 (100.0)</b>	<b>32219052 (100.0)</b>	<b>26050422 (100.0)</b>
Inland & Foreign Bills purchased/discounted	81881	4281688	2967966	61477	5032293	3363924
<b>Total</b>	<b>6755563</b>	<b>35325119</b>	<b>28884924</b>	<b>1308890</b>	<b>37251345</b>	<b>29414346</b>

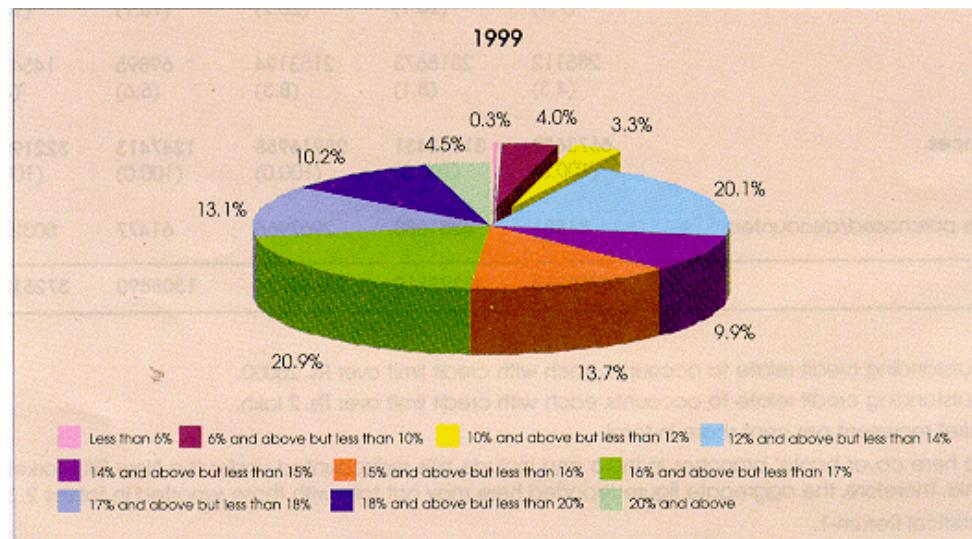
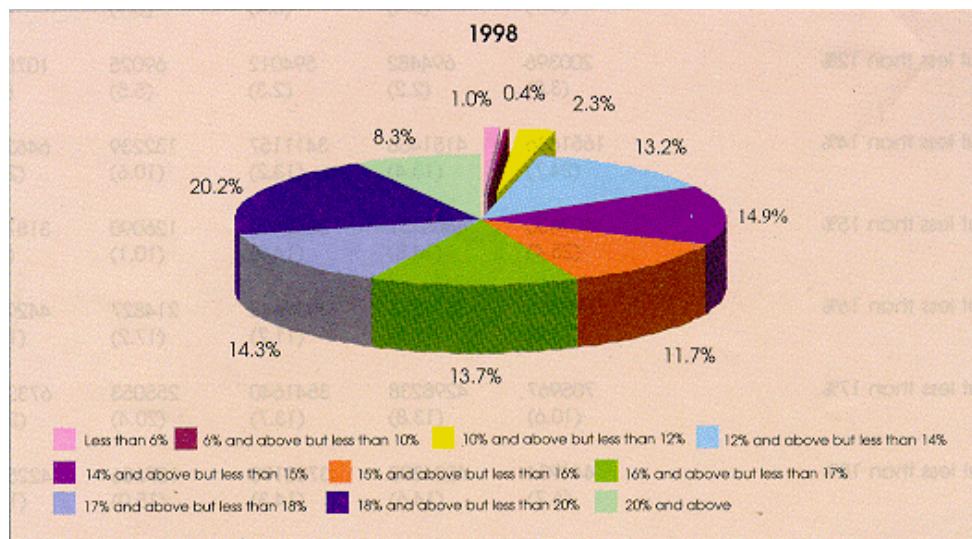
**Notes**

1. \* : Data for outstanding credit relate to accounts, each with credit limit over Rs. 25000.
2. \*\*: Data for outstanding credit relate to accounts, each with credit limit over Rs. 2 lakh.
3. Figures in bracket represent per cent share in total.

4. Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.

Source: Basic Statistical Return-1.

**Graph – 8**  
**Distribution of Loans and Advances of Scheduled Commercial Banks According to Interest Rate Range: 1998 and 1999**  
(As on March 31)



**Note :** Data for outstanding credit as on March 31, 1998 relate to accounts with credit limit over Rs.25000, while the same as on March 31, 1999 relate to accounts with credit limit over Rs.2 lakh.