

Table 18: Distribution of Outstanding Credit of Scheduled Commercial Banks According to Interest Rate Range : 1999 and 2000

(Amount in Rs.crore)

Interest Rate Range	As on March 31					
	1999			2000		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	18360 (1.5)	807 (0.3)	698 (0.3)	20932 (1.4)	903 (0.2)	786 (0.2)
6% and above but less than 10%	11147 (0.9)	12860 (4.0)	9675 (3.7)	6443 (0.4)	4325 (1.1)	3291 (1.0)
10% and above but less than 12%	69025 (5.5)	10783 (3.3)	8664 (3.3)	119690 (8.3)	31876 (8.1)	25452 (8.0)
12% and above but less than 14%	132239 (10.6)	64629 (20.1)	53095 (20.4)	258095 (17.8)	102849 (26.2)	85571 (26.8)
14% and above but less than 15%	126090 (10.1)	31874 (9.9)	25281 (9.7)	190126 (13.1)	45805 (11.7)	36758 (11.5)
15% and above but less than 16%	214827 (17.2)	44298 (13.7)	36509 (14.0)	261321 (18.0)	73157 (18.6)	57179 (17.9)
16% and above but less than 17%	255053 (20.4)	67325 (20.9)	52545 (20.2)	285178 (19.7)	68447 (17.4)	54603 (17.1)
17% and above but less than 18%	187686 (15.0)	42255 (13.1)	34025 (13.1)	149315 (10.3)	32077 (8.2)	27498 (8.6)
18% and above but less than 20%	163091 (13.1)	32817 (10.2)	27357 (10.5)	116936 (8.1)	22867 (5.8)	19877 (6.2)
20% and above	69895 (5.6)	14543 (4.5)	12657 (4.9)	40175 (2.8)	10672 (2.7)	8835 (2.8)
Total Loans & Advances	1247413 (100.0)	322191 (100.0)	260504 (100.0)	1448211 (100.0)	392977 (100.0)	319851 (100.0)
Inland & foreign bills purchased/discounted	61477	50323	33639	66347	57214	37485
Total	1308890	372513	294143	1514558	450191	357336

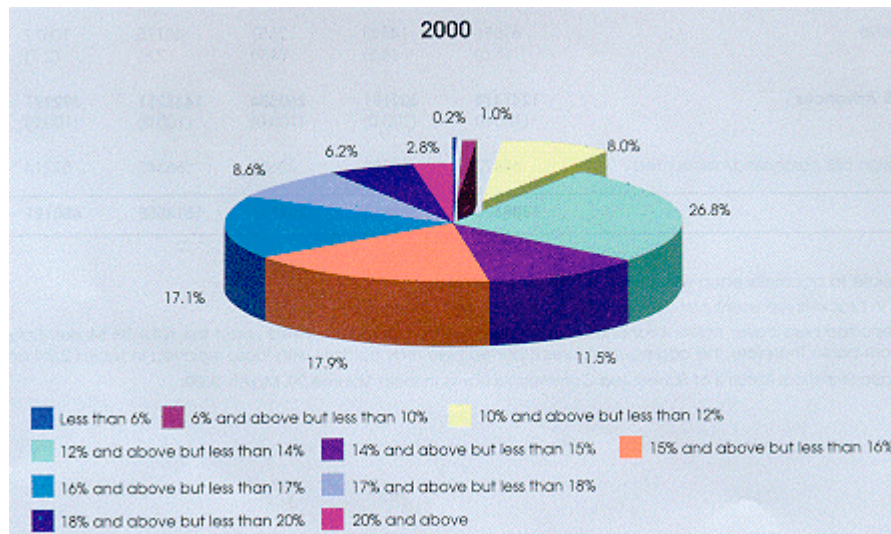
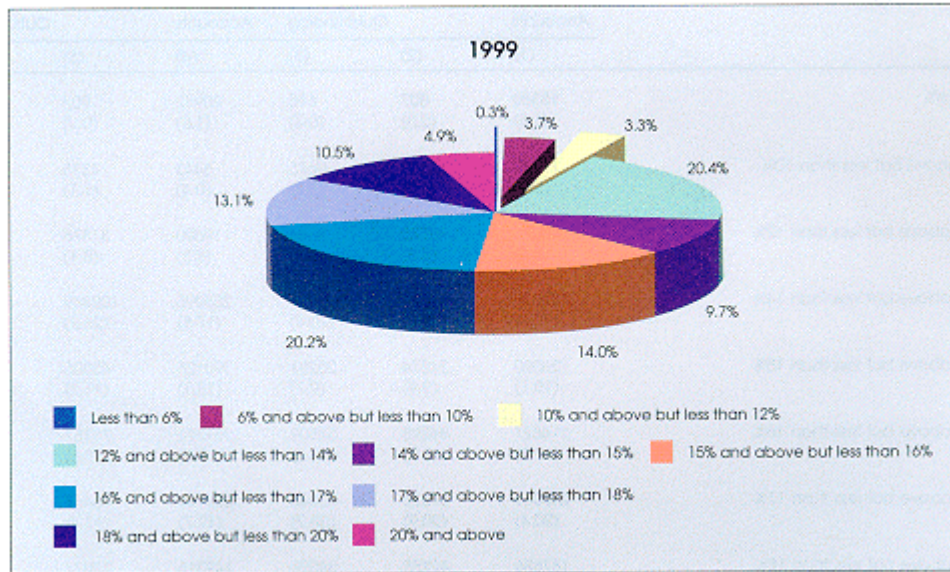
Notes :

1. Data relate to accounts each with credit limit of over Rs.2 lakh.
2. Figures in bracket represent per cent share in total loans and advances.
3. 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 figures reported here may not tally with those reported in tables 2,3,4 and 5.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

GRAPH -8
DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE - 1999 AND 2000

(As on March 31)



Note : Data for outstanding credit relate to accounts with credit limit of over Rs.2 lakh.