Table 18: Distribution of Outstanding Credit of Scheduled Commercial Banks According to Interest Rate Range: 2000 And 2001

(Amount in Rs. crore)

Interest rate range	As on March 31					
	2000			2001		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	20932	903	786	18972	825	704
	(1.5)	(0.2)	(0.2)	(1.0)	(0.2)	(0.2)
6% and above but less than 10%	6443	4325	3291	5406	2759	2163
	(0.4)	(1.1)	(1.0)	(0.3)	(0.6)	(0.6)
10% and above but less than 12%	119690	31876	25452	164262	82363	65741
	(8.3)	(8.1)	(7.9)	(8.9)	(16.7)	(17.0)
12% and above but less than 14%	258095	102849	85571	428659	137762	110882
	(17.8)	(26.2)	(26.8)	(23.3)	(27.9)	(28.6)
14% and above but less than 15%	190126	45805	36758	290965	63434	48660
	(13.1)	(11.7)	(11.5)	(15.8)	(12.9)	(12.6)
15% and above but less than 16%	261321	73157	57179	326733	78613	60848
	(18.0)	(18.6)	(17.9)	(17.7)	(15.9)	(15.7)
16% and above but less than 17%	285178	68447	54603	351564	72240	54763
	(19.7)	(17.4)	(17.1)	(19.1)	(14.7)	(14.1)
17% and above but less than 18%	149315	32077	27498	120076	25336	20300
	(10.3)	(8.2)	(8.6)	(6.5)	(5.1)	(5.2)
18% and above but less than 20%	116936	22867	19877	88664	19208	15749
	(8.1)	(5.8)	(6.2)	(4.8)	(3.9)	(4.1)
20% and above	40175	10672	8835	47080	10450	7811
	(2.8)	(2.7)	(2.8)	(2.6)	(2.1)	(2.0)
Total loans & advances	1448211	392977	319851	1842381	492990	387620
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Inland & foreign bills	66347	57214	37485	65786	67616	44520
purchased/discounted	00347	31214	31403	03700	0/010	44 320
Total	1514558	450191	357336	1908167	560606	432140

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.
- 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 30, March 2001.

Graph - 8
Distribution of Outstanding Credit of Scheduled
Commercial banks According to Interest Rate Range - 2000 and 2001
(As on March 31)



