

Table No. 4.2 – Interest Rate Range and Type of account-Wise Classification of Outstanding Loans and Advances of Scheduled Commercial Banks

MARCH 2002

(Amount in Rupees Lakh)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6	7	8	9
Less than 6%	25	10,36	8,24	9	3,41	1,40	14	96	87
6% and above but less than 10%	533	485,29	418,94	929	215,47	174,90	1,193	2999,39	2789,31
10% and above but less than 12%	12,152	70245,23	53894,67	10,918	6440,82	4791,63	6,876	13324,73	11074,72
12% and above but less than 13%	22,776	12389,17	8466,75	27,886	5276,98	3265,20	18,405	7136,29	6190,17
13% and above but less than 14%	82,021	20958,48	15815,64	15,876	3791,72	2676,70	14,195	11251,97	10408,58
14% and above but less than 15%	87,111	30627,16	21546,53	21,898	4822,24	3248,35	12,386	8534,58	7320,35
15% and above but less than 16%	1,16,810	36728,23	30351,93	43,198	5652,01	4397,95	30,933	8881,55	7709,40
16% and above but less than 17%	95,886	25632,56	20809,55	30,275	7690,40	6775,69	12,618	10662,93	9757,54
17% and above but less than 18%	22,829	5158,70	4640,35	8,583	1519,14	1317,52	3,647	1612,26	1552,83
18% and above but less than 20%	14,070	12370,50	3607,10	8,018	2729,66	2523,07	6,115	2907,47	2655,78
20% and above	4,420	2048,96	1570,06	4,382	649,53	583,44	26,808	2175,34	1444,76
TOTAL LOANS & ADVANCES	4,58,633	216654.63	161129.76	1,71,972	38791.38	29755.84	1,33,190	69487.47	60904.31

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
Less than 6%	274	16,04	13,90	21,579	776,02	690,76	1	2,03	2,03
6% and above but less than 10%	924	1105,75	518,61	5,824	1324,17	1238,24	8,643	14359,41	10513,74
10% and above but less than 12%	11,588	14297,17	10669,21	2,24,316	34067,64	28888,12	5,690	12073,78	8807,02
12% and above but less than 13%	34,310	10663,67	7175,25	1,89,758	32758,87	26023,88	421	548,65	428,70
13% and above but less than 14%	36,121	7457,52	5785,66	1,72,759	28459,74	22013,50	751	759,50	460,92
14% and above but less than 15%	60,186	12063,30	7630,04	2,02,631	35101,66	28191,74	452	492,84	366,13
15% and above but less than 16%	60,136	11915,76	8846,73	1,51,468	28417,29	23003,02	638	797,79	635,85
16% and above but less than 17%	38,363	9286,12	7480,10	88,576	14386,91	11782,85	2,903	5175,28	3932,43
17% and above but less than 18%	14,300	2149,78	1724,25	37,552	6328,95	4814,41	327	278,28	194,60
18% and above but less than 20%	11,916	2075,99	1708,34	30,255	6488,90	4596,13	281	233,28	194,85
20% and above	8,585	1126,74	914,59	10,408	2932,50	2061,32	—	—	—
TOTAL LOANS & ADVANCES	2,76,703	72157.84	52466.67	11,35,126	191042.64	153303.98	20,107	34720.83	25536.28

See Notes on Tables