

**TABLE 5.3 : DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE : 2001 AND 2002**

Interest rate range	(Amount in Rs. crore)					
	As on March 31					
	2001			2002		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Less than 6%	18972 (1.0)	825 (0.2)	704 (0.2)	21902 (1.0)	809 (0.1)	717 (0.1)
6% and above but less than 10%	5406 (0.3)	2759 (0.6)	2163 (0.6)	18046 (0.8)	20489 (3.3)	15654 (3.2)
10% and above but less than 12%	164262 (8.9)	82363 (16.7)	65741 (17.0)	271540 (12.4)	150449 (24.2)	118125 (24.5)
12% and above but less than 14%	428659 (23.3)	137762 (27.9)	110882 (28.6)	615279 (28.0)	141453 (22.7)	108711 (22.5)
14% and above but less than 15%	290965 (15.8)	63434 (12.9)	48660 (12.6)	384664 (17.5)	91642 (14.7)	68303 (14.1)
15% and above but less than 16%	326733 (17.7)	78613 (15.9)	60848 (15.7)	403183 (18.4)	92393 (14.8)	74945 (15.5)
16% and above but less than 17%	351564 (19.1)	72240 (14.7)	54763 (14.1)	268621 (12.2)	72834 (11.7)	60538 (12.5)
17% and above but less than 18%	120076 (6.5)	25336 (5.1)	20300 (5.2)	87238 (4.0)	17047 (2.7)	14244 (2.9)
18% and above but less than 20%	88664 (4.8)	19208 (3.9)	15749 (4.1)	70655 (3.2)	26806 (4.3)	15285 (3.2)
20% and above	47080 (2.6)	10450 (2.1)	7811 (2.0)	54603 (2.5)	8933 (1.4)	6574 (1.4)
<b>Total loans &amp; advances</b>	<b>1842381</b> (100.0)	<b>492990</b> (100.0)	<b>387621</b> (100.0)	<b>2195731</b> (100.0)	<b>622855</b> (100.0)	<b>483096</b> (100.0)
Inland & foreign bills purchased/discounted	65786	67616	44520	62798	74004	47247
<b>Total</b>	<b>1908167</b>	<b>560606</b>	<b>432141</b>	<b>2258529</b>	<b>696859</b>	<b>530343</b>

**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 2.1, 2.2, 3.1 and 3.2

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 31, March 2002.