

TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS MARCH 2004

(Amount in Rupees Lakh)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
Less than 6%	7	16,56	16,18	35	51,16	35,94	113	86,69	85,16
6% and above but less than 10%	11,717	51365,62	38909,39	13,393	2579,92	1624,59	20,801	2742,38	2304,37
10% and above but less than 12%	1,76,527	42542,73	23294,62	28,826	6539,30	3790,62	57,082	9841,23	8409,78
12% and above but less than 13%	1,02,548	37571,07	22939,56	47,864	9338,40	6252,42	49,529	8117,07	6757,56
13% and above but less than 14%	99,905	27486,57	18774,31	33,703	8565,58	6519,33	65,267	18808,33	16855,40
14% and above but less than 15%	89,745	34690,10	23765,65	38,805	8510,54	5899,73	47,742	29474,19	26190,94
15% and above but less than 16%	58,302	15356,25	11737,32	1,07,608	8986,13	6098,66	91,771	10742,40	9766,69
16% and above but less than 17%	22,541	10835,51	6917,16	13,265	5837,74	4018,65	15,550	15988,65	13277,40
17% and above but less than 18%	5,075	2431,30	1676,47	3,400	534,24	409,04	3,977	1027,13	904,37
18% and above but less than 20%	7,253	2478,37	1968,13	26,205	4148,48	2947,81	47,355	6803,66	6421,92
20% and above	1,752	1254,77	981,86	7,478	768,42	557,23	49,845	2242,70	851,36
TOTAL LOANS & ADVANCES	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04	4,49,032	105874,41	91824,97

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
Less than 6%	19	12,03	11,59	62,058	2535,70	2459,83	–	–	–
6% and above but less than 10%	14,345	3333,83	2917,13	6,00,578	37887,70	33325,78	8,762	15244,19	10132,65
10% and above but less than 12%	68,570	14562,26	11340,03	5,48,567	57595,20	47215,25	6,174	15558,76	12172,33
12% and above but less than 13%	68,892	9021,34	6795,25	2,27,750	32812,82	26989,06	685	472,15	350,98
13% and above but less than 14%	57,522	17178,10	14713,37	1,71,473	50189,26	41668,58	402	272,44	192,07
14% and above but less than 15%	44,150	18326,69	15531,41	1,25,476	41374,79	34430,97	927	1123,64	669,21
15% and above but less than 16%	1,63,101	11492,25	9378,60	2,66,156	25559,74	21049,56	614	1447,25	963,06
16% and above but less than 17%	18,511	13054,94	10969,70	45,464	37193,62	29197,67	5,216	8840,18	6257,74
17% and above but less than 18%	7,093	604,74	462,37	12,977	2031,45	1613,32	282	170,66	137,56
18% and above but less than 20%	82,284	5794,87	5225,44	4,07,753	31190,87	26914,51	133	80,82	70,68
20% and above	20,473	1375,45	1071,19	35,511	4166,43	2651,69	–	–	–
TOTAL LOANS & ADVANCES	5,44,960	94756,51	78416,09	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28

See Notes on Tables.