

**Table No. 4.2 - Interest Rate Range and Type of Account-Wise
Classification of Outstanding Loans and Advances of Scheduled
Commercial Banks
March 1996**

(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%	8	2,30	2,24	3	82	82	23	25	12
6% and above but less than 10%	1,903	224,62	156,50	590	204,68	142,56	5,262	121,94	98,72
10% and above but less than 12%	4,207	286,55	232,87	5,851	232,02	188,65	8,174	152,02	131,46
12% and above but less than 14%	56,651	2524,84	1942,90	68,342	2123,23	1508,97	91,568	1589,14	1363,87
14% and above but less than 15%	2,45,629	3917,09	3386,65	66,442	1321,03	985,68	1,00,674	1117,23	1015,61
15% and above but less than 16%	94,327	5846,02	4534,72	46,427	2387,37	1767,76	49,928	1643,39	1518,13
16% and above but less than 17%	68,576	9713,88	8189,36	16,816	1370,56	1048,72	14,198	1179,30	1087,27
17% and above but less than 18%	1,09,607	23449,49	19322,59	35,941	2746,77	2181,15	28,717	2601,21	2009,16
18% and above but less than 20%	97,164	28697,55	22504,18	32,015	3028,28	2624,40	26,579	7104,25	5274,87
20% and above	88,794	21169,19	17779,53	50,228	7230,08	5683,45	17,306	5824,36	4984,23
Total Loans & Advances	7,66,866	95831,53	78051,54	3,22,655	20644,84	16132,16	3,42,429	21333,10	17483,45
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%	80	76	66	2,53,677	2682,99	2409,43	-	-	-
6% and above but less than 10%	3,174	101,06	81,71	34,887	535,83	477,35	1,152	706,99	570,94
10% and above but less than 12%	11,608	271,43	219,87	1,16,490	2222,84	2068,48	118	29,52	17,68
12% and above but less than 14%	2,01,292	2137,70	1961,43	2,12,037	3703,05	3253,55	13,244	14820,45	11426,23
14% and above but less than 15%	3,59,377	3695,31	3239,48	6,95,312	7815,30	6710,18	3,624	342,68	310,28
15% and above but less than 16%	1,79,205	3759,67	3422,70	3,22,991	6507,56	5489,67	2,195	1001,21	766,94
16% and above but less than 17%	45,676	1445,80	1286,22	81,513	3741,55	3340,74	779	275,77	225,86
17% and above but less than 18%	2,16,519	5624,61	4964,49	1,70,339	8331,20	6097,44	892	424,17	311,73
18% and above but less than 20%	93,366	4080,55	3630,86	1,03,430	8850,10	7754,23	2,642	1822,43	1512,21
20% and above	74,268	4045,08	3755,39	52,802	6240,55	5708,20	304	139,72	105,64
Total Loans & Advances	11,84,565	25161,96	22562,81	20,43,478	50630,96	43309,27	24,950	19562,94	15247,52

See [Notes on Tables](#)