

**Table No. 4.1 - Size of Credit Limit and Interest Rate Range-Wise
Classification of Outstanding Loans and Advances of Scheduled
Commercial Banks March 1997**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	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
Above Rs.25,000 and upto Rs.50,000	45,953	170,30	146,01	15,135	52,15	44,96	42,532	154,45	139,32
Above Rs.50,000 and upto Rs.1 Lakh	90,990	720,53	624,88	26,638	203,40	172,65	21,568	168,15	153,26
Above Rs.1 Lakh and upto Rs.2 Lakh	1,02,233	1360,38	1238,76	9,971	138,30	125,23	76,853	1180,23	1133,20
Above Rs.2 Lakh and upto Rs.5 Lakh	6,999	175,84	157,85	1,576	44,08	37,06	15,668	404,32	382,85
Above Rs.5 Lakh and upto Rs.10 Lakh	593	44,54	34,30	357	27,06	21,67	1,130	83,00	65,46
Above Rs.10 Lakh and upto Rs.25 Lakh	870	149,04	124,29	371	61,14	42,14	1,080	176,77	111,40
Above Rs.25 Lakh and upto Rs.50 Lakh	39	14,69	9,98	183	65,71	47,52	414	147,06	127,21
Above Rs.50 Lakh and upto Rs.1 Crore	41	32,09	20,15	122	92,20	73,97	210	144,61	105,08
Above Rs.1 Crore and upto Rs.4 Crore	42	83,93	61,56	98	185,29	152,25	138	249,61	201,63
Above Rs.4 Crore and upto Rs.6 Crore	8	39,10	33,42	19	95,01	80,45	21	107,94	85,27
Above Rs.6 Crore and upto Rs.10 Crore	1	8,61	8,21	16	128,77	106,32	5	37,81	27,53
Above Rs.10 Crore	2	27,33	22,23	14	259,59	254,89	14	506,93	485,16
TOTAL	2,47,771	2826,38	2481,63	54,500	1352,71	1159,10	1,59,633	3360,89	3017,35

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%			15% AND ABOVE BUT LESS THAN 16%		
	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
Above Rs.25,000 and upto Rs.50,000	3,10,941	1075,16	1043,74	9,29,267	3518,98	3295,04	3,10,560	1124,93	1065,94
Above Rs.50,000 and upto Rs.1 Lakh	1,19,224	883,63	817,17	5,99,919	4758,56	4204,25	1,91,759	1483,87	1292,84
Above Rs.1 Lakh and upto Rs.2 Lakh	65,040	969,97	851,23	5,14,061	8211,48	6978,86	1,60,958	2364,73	1900,49
Above Rs.2 Lakh and upto Rs.5 Lakh	22,315	700,53	611,43	55,238	1690,85	1336,89	44,040	1382,10	1153,61
Above Rs.5 Lakh and upto Rs.10 Lakh	7,463	565,54	481,04	12,859	1005,92	487,23	11,772	878,28	652,06
Above Rs.10 Lakh and upto Rs.25 Lakh	6,605	1135,46	896,85	8,684	1321,10	555,75	6,912	1104,88	799,72
Above Rs.25 Lakh and upto Rs.50 Lakh	4,009	1526,78	1090,39	1,793	654,64	452,05	2,511	913,48	715,84
Above Rs.50 Lakh and upto Rs.1 Crore	2,575	1952,49	1509,21	984	691,74	510,81	1,422	1067,93	778,45
Above Rs.1 Crore and upto Rs.4 Crore	2,929	6209,59	4664,54	610	1202,99	924,21	1,577	3179,49	2430,69
Above Rs.4 Crore and upto Rs.6 Crore	545	2730,01	2053,75	102	507,08	370,74	305	1512,86	1018,97
Above Rs.6 Crore and upto Rs.10 Crore	421	3359,65	2464,34	72	603,35	472,86	229	1850,96	1313,43
Above Rs.10 Crore	338	9331,40	7063,37	83	4918,89	4301,00	292	9693,34	8034,15
TOTAL	5,42,405	30440,20	23547,05	21,23,672	29085,58	23889,69	7,32,337	26556,86	21156,20

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24	25	26	27
Above Rs.25,000 and upto Rs.50,000	82,852	306,60	333,49	1,49,685	517,84	507,83	1,64,265	643,37	376,70
Above Rs.50,000 and upto Rs.1 Lakh	45,242	354,47	342,09	93,563	731,13	694,99	44,269	354,25	350,22
Above Rs.1 Lakh and upto Rs.2 Lakh	41,728	656,31	598,72	85,863	1309,93	1174,61	63,071	1023,71	885,67
Above Rs.2 Lakh and upto Rs.5 Lakh	47,177	1538,74	1357,45	93,150	3190,66	2806,29	1,36,013	4592,26	3878,20
Above Rs.5 Lakh and upto Rs.10 Lakh	14,895	1132,79	914,04	33,787	2423,77	2218,79	37,412	2868,66	2456,12
Above Rs.10 Lakh and upto Rs.25 Lakh	8,539	1406,19	1164,10	16,071	2657,02	2221,94	24,859	4220,62	3539,62
Above Rs.25 Lakh and upto Rs.50 Lakh	2,922	1070,27	838,59	10,118	3796,46	3114,15	11,812	4425,80	3649,56
Above Rs.50 Lakh and upto Rs.1 Crore	1,594	1173,82	950,25	3,585	2650,13	2249,35	7,558	5709,38	4739,67
Above Rs.1 Crore and upto Rs.4 Crore	1,706	3527,61	2918,74	3,773	7866,87	6390,40	8,406	17265,98	14295,95
Above Rs.4 Crore and upto Rs.6 Crore	309	1528,19	1255,87	610	3028,52	2378,84	1,325	6565,42	5230,04
Above Rs.6 Crore and upto Rs.10 Crore	239	1905,07	1437,04	506	4031,94	2986,79	930	7417,98	5964,69
Above Rs.10 Crore	246	7876,21	6193,78	421	14165,77	11145,55	745	17339,86	13434,31
TOTAL	2,47,449	22476,28	18304,15	4,91,132	46370,04	37889,54	5,00,665	72427,29	58800,77

CREDIT LIMIT RANGE	20% AND ABOVE			TOTAL		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	28	29	30	31	32	33
Above Rs.25,000 and upto Rs.50,000	1,03,061	389,10	412,89	21,54,251	7952,90	7365,94
Above Rs.50,000 and upto Rs.1 Lakh	47,287	346,72	336,04	12,80,459	10004,70	8988,40
Above Rs.1 Lakh and upto Rs.2 Lakh	46,256	739,13	662,36	11,66,034	17954,16	15549,13
Above Rs.2 Lakh and upto Rs.5 Lakh	86,835	2944,39	2549,97	5,09,011	16663,78	14271,61
Above Rs.5 Lakh and upto Rs.10 Lakh	25,150	1909,20	1693,98	1,45,418	10938,78	9024,68
Above Rs.10 Lakh and upto Rs.25 Lakh	15,264	2550,38	2265,14	89,255	14782,60	11720,94
Above Rs.25 Lakh and upto Rs.50 Lakh	6,734	2519,06	2171,93	40,535	15133,95	12217,21
Above Rs.50 Lakh and upto Rs.1 Crore	4,121	3104,48	2706,54	22,212	16618,86	13643,48
Above Rs.1 Crore and upto Rs.4 Crore	4,116	8234,74	7172,36	23,395	48006,09	39212,33
Above Rs.4 Crore and upto Rs.6 Crore	523	2593,24	2210,92	3,767	18707,37	14718,26
Above Rs.6 Crore and upto Rs.10 Crore	390	3135,10	2495,27	2,809	22479,26	17276,47
Above 10 Rs. Crore	269	5944,34	5039,31	2,424	70063,66	55973,76
TOTAL	3,40,006	34409,89	29716,72	54,39,570	269306,12	219962,20

See Notes on tables