

Table No. 4.2 - Interest Rate Range and Type of Account-Wise Classification of Outstanding Loans and Advances of Scheduled Commercial Banks March 1997

INTEREST RATE RANGE	(Amount in Rupees Lakh)								
	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%	9	8,00	6,27	5	61	60	24	6,58	5,04
6% and above but less than 10%	1,483	88,42	74,31	328	137,18	109,93	1,247	66,63	56,12
10% and above but less than 12%	4,003	275,96	224,86	2,486	194,53	146,19	4,954	154,29	142,95
12% and above but less than 14%	48,603	3522,56	2198,18	67,763	2304,09	1474,21	1,08,733	1910,95	1552,63
14% and above but less than 15%	3,48,411	6223,06	4952,66	1,08,333	2351,12	1833,46	2,05,492	2702,12	2249,03
15% and above but less than 16%	86,203	8342,99	6313,96	83,834	3915,40	3011,27	1,22,330	3751,97	3108,18
16% and above but less than 17%	67,422	10092,23	7948,49	21,523	1351,90	971,52	23,664	3850,81	3119,96
17% and above but less than 18%	1,22,304	21677,65	17149,29	43,369	2987,76	2076,11	55,831	6742,10	5443,27
18% and above but less than 20%	1,24,017	35265,29	26804,19	44,603	5066,37	4114,80	1,26,430	11778,29	10319,33
20% and above	67,139	13808,72	11501,70	54,310	6170,29	5139,15	42,152	5043,87	4491,50
Total Loans & Advances	8,69,594	99304,88	77173,92	4,26,554	24479,25	18877,25	6,90,857	36007,61	30488,02

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
	10	11	12	13	14	15	16	17	18
Less than 6%	2,618	43,31	31,57	2,45,115	2767,86	2438,16	-	-	-
6% and above but less than 10%	11,318	117,32	94,96	39,729	561,32	496,43	395	381,84	327,34
10% and above but less than 12%	19,515	295,95	236,23	1,28,543	2404,45	2238,61	132	35,71	28,51
12% and above but less than 14%	1,37,938	2531,43	2378,80	1,65,323	3873,51	3463,11	14,045	16297,66	12480,12
14% and above but less than 15%	4,65,477	4774,79	4073,45	9,89,588	12720,77	10539,51	6,371	313,72	241,58
15% and above but less than 16%	1,45,545	2682,68	2310,47	2,92,553	6824,51	5740,65	1,872	1039,31	671,68
16% and above but less than 17%	46,175	1909,80	1725,06	87,850	4686,80	4109,80	815	584,74	429,31
17% and above but less than 18%	1,03,183	5861,73	5514,44	1,65,476	8629,83	7389,77	969	470,97	316,65
18% and above but less than 20%	73,045	6255,08	5643,27	1,29,315	11691,19	10071,81	3,255	2371,07	1847,36
20% and above	1,11,755	3372,86	3108,95	64,430	5956,51	5435,81	220	57,64	39,59
Total Loans & Advances	11,16,569	27844,95	25117,21	23,07,922	60116,77	51923,66	28,074	21552,66	16382,15

See Notes on Tables