

Table No. 4.2 - Interest Rate Range and Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks March 1998

		(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%		6	5,58	4,33	4	5	4	100	10,88	4,45
6% and above	but less than 10%	800	87,14	74,76	341	130,61	117,51	1,114	100,20	78,91
10% and above	but less than 12%	4,825	656,17	551,45	3,262	207,62	167,34	8,479	529,74	416,17
12% and above	but less than 14%	1,98,074	6338,96	5191,30	1,17,189	2165,79	1522,33	2,56,829	3196,33	2766,67
14% and above	but less than 15%	2,21,598	13038,31	10312,60	1,00,388	3473,56	2868,91	2,25,036	9362,83	7916,73
15% and above	but less than 16%	84,086	8912,12	6888,80	95,448	4312,12	3654,88	1,51,410	7255,34	6341,79
16% and above	but less than 17%	1,20,690	20112,06	15926,77	62,443	2872,33	2110,63	1,58,008	6341,25	5677,00
17% and above	but less than 18%	99,829	20913,73	16567,33	36,781	2774,26	2030,34	54,233	6790,16	5998,58
18% and above	but less than 20%	1,16,093	26884,90	22130,33	55,235	6556,31	5077,99	60,330	9954,43	8878,08
<u>20% and above</u>		43,131	8988,44	7503,13	53,658	4387,18	3610,36	38,455	4239,20	3614,02
Total Loans & Advances		8,89,132	105937,40	85150,80	5,24,749	26879,83	21160,34	9,53,994	47780,34	41692,41
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%		8,041	69,01	59,33	2,60,118	3018,14	2624,00	-	-	-
6% and above	but less than 10%	15,747	135,10	111,11	41,870	492,50	421,49	315	403,54	285,59
10% and above	but less than 12%	26,860	634,40	550,14	1,55,730	3137,38	2840,19	1,240	1779,51	1414,82
12% and above	but less than 14%	3,74,736	4323,07	3813,81	6,91,415	9798,73	8553,07	13,443	15691,79	12264,40
14% and above	but less than 15%	3,78,215	6414,19	5774,30	7,66,739	13369,88	11436,25	1,874	392,94	287,14
15% and above	but less than 16%	2,99,047	6789,93	6346,85	2,59,155	7789,46	6609,97	1,159	659,77	514,19
16% and above	but less than 17%	2,02,579	3973,16	3310,53	1,61,450	9236,32	8084,13	797	447,26	307,35
17% and above	but less than 18%	1,16,706	4358,11	3793,89	1,35,279	8950,29	7478,70	2,166	1457,35	1153,14
18% and above	but less than 20%	1,09,728	6475,36	5672,09	1,30,016	11196,16	9676,88	1,514	1271,47	978,24
20% and above		83,304	3251,34	2840,29	66,555	4315,20	3959,66	9	5,37	4,48
Total Loans & Advances		16,14,963	36423,69	32272,33	26,68,327	71304,06	61684,35	22,517	22108,99	17209,35

See Notes on Tables.