

**Table No. 4.2 - Interest Rate Range and Type of Account-Wise Classification of Outstanding Loans and Advances of Scheduled Commercial Banks March 2000**

| (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%                      | 4                 | 9,54             | 7,04                | 3               | 80              | 35                  | 2               | 86              | 86                  |
| 6% and above but less than 10%    | 425               | 269,22           | 233,09              | 299             | 123,48          | 101,47              | 389             | 295,73          | 270,15              |
| 10% and above but less than 12%   | 3,569             | 2704,31          | 1871,73             | 4,353           | 992,54          | 767,45              | 4,069           | 1603,99         | 1398,22             |
| 12% and above but less than 13%   | 12,064            | 28491,00         | 23676,17            | 11,940          | 2357,16         | 1691,81             | 9,058           | 9569,45         | 8040,54             |
| 13% and above but less than 14%   | 46,386            | 13185,66         | 10121,87            | 13,765          | 2897,75         | 2003,49             | 10,098          | 6187,09         | 4963,34             |
| 14% and above but less than 15%   | 52,041            | 16315,07         | 12805,01            | 17,761          | 3569,27         | 2184,77             | 12,549          | 9005,77         | 7532,47             |
| 15% and above but less than 16%   | 80,154            | 32461,90         | 25503,67            | 27,272          | 7634,12         | 4355,05             | 16,299          | 10088,45        | 8409,15             |
| 16% and above but less than 17%   | 1,20,301          | 32126,21         | 26607,75            | 25,480          | 6902,38         | 4441,14             | 13,712          | 8472,07         | 6070,11             |
| 17% and above but less than 18%   | 48,825            | 13389,56         | 11792,56            | 19,594          | 4061,76         | 3092,97             | 8,019           | 4722,57         | 4303,32             |
| 18% and above but less than 20%   | 36,517            | 8278,26          | 7215,76             | 16,968          | 4107,79         | 3570,41             | 7,775           | 3240,31         | 2874,49             |
| 20% and above                     | 10,786            | 3473,67          | 2800,14             | 9,375           | 1835,48         | 1553,37             | 3,728           | 2299,47         | 1553,67             |
| <b>TOTAL LOANS &amp; ADVANCES</b> | <b>4,11,072</b>   | <b>150704,40</b> | <b>122634,78</b>    | <b>1,46,810</b> | <b>34482,52</b> | <b>23762,30</b>     | <b>85,698</b>   | <b>55485,77</b> | <b>45416,33</b>     |
| 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%                      | 950               | 71,13            | 63,64               | 19,973          | 820,23          | 714,19              | -               | -               | -                   |
| 6% and above but less than 10%    | 469               | 96,43            | 86,02               | 2,362           | 227,32          | 194,66              | 2,499           | 3312,68         | 2405,93             |
| 10% and above but less than 12%   | 6,812             | 2214,96          | 2031,48             | 91,423          | 7719,43         | 6993,47             | 9,464           | 16641,09        | 12389,50            |
| 12% and above but less than 13%   | 11,464            | 3679,89          | 3254,84             | 33,107          | 16957,37        | 15013,91            | 1,016           | 1354,02         | 1004,10             |
| 13% and above but less than 14%   | 22,640            | 3508,38          | 3183,72             | 85,304          | 13345,64        | 11638,19            | 1,253           | 1315,47         | 979,23              |
| 14% and above but less than 15%   | 25,838            | 4085,58          | 3542,82             | 81,544          | 12510,88        | 10436,37            | 393             | 318,31          | 256,56              |
| 15% and above but less than 16%   | 44,185            | 7856,57          | 6391,21             | 92,784          | 14108,72        | 11902,71            | 627             | 1007,13         | 617,39              |
| 16% and above but less than 17%   | 39,442            | 6369,50          | 5566,31             | 83,908          | 12427,76        | 10327,11            | 2,335           | 2149,12         | 1590,90             |
| 17% and above but less than 18%   | 24,017            | 3013,02          | 2612,74             | 48,016          | 6209,62         | 5148,79             | 844             | 680,54          | 547,88              |
| 18% and above but less than 20%   | 17,396            | 2420,49          | 2187,43             | 37,980          | 4625,75         | 3844,60             | 300             | 194,60          | 184,53              |
| 20% and above                     | 7,402             | 1089,02          | 987,89              | 8,883           | 1973,17         | 1939,30             | 1               | 72              | 53                  |
| <b>TOTAL LOANS &amp; ADVANCES</b> | <b>2,00,615</b>   | <b>34404,96</b>  | <b>29908,09</b>     | <b>5,85,284</b> | <b>90925,90</b> | <b>78153,31</b>     | <b>18,732</b>   | <b>26973,68</b> | <b>19976,55</b>     |

See Notes on Tables