

Table 14 : Bank Group-Wise Distribution of Outstanding Credit of Scheduled Commercial Banks According to Size of Credit Limit - 1998

	(Amount in Rs. lakh)					
	As on 31st March					
	State Bank of India and its Associates			Nationalised Banks		
Credit limit range	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
Rs.25,000 and less	11264324 (85.6)	1228494 (10.7)	1149049 (12.2)	20875377 (85.5)	2023992 (10.6)	1919167 (11.9)
Above Rs.25,000 and upto Rs.50,000	726382 (5.5)	270148 (2.4)	255182 (2.7)	1446332 (5.9)	537686 (2.8)	509571 (3.2)
Above Rs.50,000 and upto Rs.1 lakh	431587 (3.3)	342777 (3.0)	294295 (3.1)	868158 (3.6)	678831 (3.6)	606581 (3.8)
Above Rs.1 lakh and upto Rs.2 lakh	461702 (3.5)	727299 (6.3)	605552 (6.4)	681275 (2.8)	1062351 (5.6)	912072 (5.7)
Above Rs.2 lakh and upto Rs.5 lakh	175781 (1.3)	575295 (5.0)	486626 (5.2)	317637 (1.3)	1040695 (5.5)	889384 (5.5)
Above Rs.5 lakh and upto Rs.10 lakh	41802 (0.3)	319217 (2.8)	253535 (2.7)	87047 (0.4)	664572 (3.5)	566099 (3.5)
Above Rs.10 lakh and upto Rs.25 lakh	28734 (0.2)	478370 (4.2)	360334 (3.8)	60703 (0.2)	1022802 (5.4)	872128 (5.4)
Above Rs.25 lakh and upto Rs.50 lakh	12137 (0.1)	454631 (4.0)	356701 (3.8)	27418 (0.1)	1016759 (5.3)	812081 (5.1)
Above Rs.50 lakh and upto Rs.1 crore	7991 (0.1)	600874 (5.2)	492909 (5.2)	16952 (0.1)	1259362 (6.6)	993365 (6.2)
Above Rs.1 crore and upto Rs.4 crore	7765 (0.1)	1600985 (13.9)	1324487 (14.1)	15251 (0.1)	3075334 (16.1)	2413801 (15.0)
Above Rs.4 crore and upto Rs.6 crore	1289 (-)	640376 (5.6)	507299 (5.4)	2184 (0.0)	1083416 (5.7)	845270 (5.3)
Above Rs.6 crore and upto Rs.10 crore	948 (-)	742947 (6.5)	550525 (5.8)	1667 (-)	1325278 (6.9)	1030860 (6.4)
Above Rs.10 crore	959 (-)	3500372 (30.5)	2777719 (29.5)	1428 (-)	4278739 (22.4)	3707004 (23.1)
Total	13161401 (100.0)	11481784 (100.0)	9414211 (100.0)	24401429 (100.0)	19069817 (100.0)	16077382 (100.0)

(Amount in Rs. lakh)

Credit limit range	As on 31st March					
	Regional Rural Banks			Foreign Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
Rs.25,000 and less	12000903 (97.6)	862775 (75.3)	779673 (76.4)	571870 (52.3)	59063 (1.5)	40397 (1.4)
Above Rs.25,000 and upto Rs.50,000	166956 (1.4)	58563 (5.1)	53064 (5.2)	155805 (14.2)	66361 (1.7)	30059 (1.0)
Above Rs.50,000 and upto Rs.1 lakh	40805 (0.3)	32397 (2.8)	27655 (2.7)	128408 (11.7)	90438 (2.3)	55109 (1.9)
Above Rs.1 lakh and upto Rs.2 lakh	52801 (0.4)	86749 (7.6)	73550 (7.2)	177717 (16.2)	256093 (6.6)	243580 (8.2)
Above Rs.2 lakh and upto Rs.5 lakh	30035 (0.2)	83632 (7.3)	69847 (6.8)	40084 (3.7)	128460 (3.3)	96037 (3.2)
Above Rs.5 lakh and upto Rs.10 lakh	1,334 (-)	9350 (0.8)	7493 (0.7)	8298 (0.8)	59929 (1.5)	44694 (1.5)
Above Rs.10 lakh and upto Rs.25 lakh	387 (-)	6292 (0.5)	5084 (0.5)	3216 (0.3)	53859 (1.4)	42965 (1.4)
Above Rs.25 lakh and upto Rs.50 lakh	61 (-)	2175 (0.2)	1457 (0.1)	1777 (0.2)	65996 (1.7)	51931 (1.7)
Above Rs.50 lakh and upto Rs.1 crore	27 (-)	1833 (0.2)	1343 (0.1)	1541 (0.1)	119305 (3.1)	94011 (3.2)
Above Rs.1 crore and upto Rs.4 crore	6 (-)	1395 (0.1)	813 (0.1)	3012 (0.3)	652672 (16.8)	507315 (17.0)
Above Rs.4 crore and upto Rs.6 crore	- -	- -	- -	756 (0.1)	378517 (9.8)	291556 (9.8)
Above Rs.6 crore and upto Rs.10 crore	- -	- -	- -	626 (0.1)	505531 (13.0)	373660 (12.6)
Above Rs.10 crore	- -	- -	- -	624 (0.1)	1444622 (37.2)	1105406 (37.1)
Total	12293315 (100.0)	1145159 (100.0)	1019977 (100.0)	1093734 (100.0)	3880846 (100.0)	2976719 (100.0)
(Amount in Rs. lakh)						

Credit limit range	As on 31st March					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
Rs.25,000 and less	2115919 (80.3)	233568 (5.6)	221236 (6.3)	46828393 (87.4)	4407891 (11.1)	4109520 (12.5)
Above Rs.25,000 and upto Rs.50,000	169651	64779	58199	2665126	997537	906074

	(6.4)	(1.6)	(1.7)	(5.0)	(2.5)	(2.7)
Above Rs.50,000 and upto Rs.1 lakh	114795 (4.4)	90453 (2.2)	79376 (2.3)	1583753 (3.0)	1234896 (3.1)	1063017 (3.2)
Above Rs.1 lakh and upto Rs.2 lakh	105491 (4.0)	170005 (4.1)	141885 (4.0)	1478986 (2.8)	2302498 (5.8)	1976639 (6.0)
Above Rs.2 lakh and upto Rs.5 lakh	74185 (2.8)	247204 (5.9)	208506 (5.9)	637722 (1.2)	2075286 (5.2)	1750399 (5.3)
Above Rs.5 lakh and upto Rs.10 lakh	22344 (0.8)	170299 (4.1)	144499 (4.1)	160825 (0.3)	1223367 (3.1)	1016319 (3.1)
Above Rs.10 lakh and upto Rs.25 lakh	14214 (0.5)	240277 (5.8)	203514 (5.8)	107254 (0.2)	1801601 (4.5)	1484024 (4.5)
Above Rs.25 lakh and upto Rs.50 lakh	7073 (0.3)	267450 (6.4)	218217 (6.2)	48466 (0.1)	1807011 (4.5)	1440388 (4.4)
Above Rs.50 lakh and upto Rs.1 crore	4447 (0.2)	337885 (8.1)	268805 (7.7)	30958 (0.1)	2319259 (5.8)	1850432 (5.6)
Above Rs.1 crore and upto Rs.4 crore	4557 (0.2)	932451 (22.4)	759062 (21.6)	30591 (0.1)	6262838 (15.8)	5005477 (15.2)
Above Rs.4 crore and upto Rs.6 crore	665 (-)	329561 (7.9)	274791 (7.8)	4894 (-)	2431870 (6.1)	1918917 (5.8)
Above Rs.6 crore and upto Rs.10 crore	429 (-)	349938 (8.4)	293059 (8.4)	3670 (-)	2923694 (7.4)	2248104 (6.8)
Above Rs.10 crore	307 (-)	721530 (17.4)	635006 (18.1)	3318 (-)	9945263 (25.0)	8225134 (24.9)
Total	2634077 (100.0)	4155403 (100.0)	3506155 (100.0)	53583956 (100.0)	39733009 (100.0)	32994444 (100.0)

Note : Figures in bracket indicate percent share in total.

- : Nil or negligible.

Source : Basic Statistical Return - 1