

**TABLE No. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(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.2 Lakh and upto Rs.5 Lakh	15,810	474,74	425,79	2,738	87,25	75,34	61,929	1962,61	1815,96
Above Rs.5 Lakh and upto Rs.10 Lakh	1,902	125,26	118,66	1,402	115,42	90,66	3,055	215,66	180,00
Above Rs.10 Lakh and upto Rs.25 Lakh	528	85,44	69,20	2,087	380,17	288,73	1,365	233,37	175,20
Above Rs.25 Lakh and upto Rs.50 Lakh	50	21,51	12,60	1,620	636,49	475,17	964	361,40	264,51
Above Rs.50 Lakh and upto Rs.1 Crore	34	27,28	17,21	1,213	941,20	720,05	623	473,72	352,77
Above Rs.1 Crore and upto Rs.4 Crore	35	67,27	48,64	1,430	3092,49	2399,13	691	1483,88	1209,36
Above Rs.4 Crore and upto Rs.6 Crore	1	5,75	5,75	239	1195,95	927,78	159	801,05	665,09
Above Rs.6 Crore and upto Rs.10 Crore	—	—	—	209	1641,64	1210,84	111	888,73	683,62
Above Rs.10 Crore and upto Rs.25 Crore	—	—	—	172	2657,09	1926,79	97	1611,38	1269,51
Above Rs.25 Crore	—	—	—	37	2111,90	1560,01	31	2751,30	2047,86
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>18,360</b>	<b>807,26</b>	<b>697,85</b>	<b>11,147</b>	<b>12859,59</b>	<b>9674,50</b>	<b>69,025</b>	<b>10783,10</b>	<b>8663,86</b>

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 13%			13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	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.2 Lakh and upto Rs.5 Lakh	25,595	753,85	604,90	70,955	2053,09	1658,80	91,162	2806,17	2258,60
Above Rs.5 Lakh and upto Rs.10 Lakh	4,335	316,86	234,11	11,523	863,14	660,75	16,779	1263,50	952,67
Above Rs.10 Lakh and upto Rs.25 Lakh	2,686	446,75	324,36	6,605	1088,32	782,27	9,669	1582,38	1156,74
Above Rs.25 Lakh and upto Rs.50 Lakh	1,363	508,48	382,45	2,459	903,71	672,82	3,449	1283,59	975,99
Above Rs.50 Lakh and upto Rs.1 Crore	827	627,31	461,10	1,590	1177,85	850,78	2,123	1556,24	1176,34
Above Rs.1 Crore and upto Rs.4 Crore	924	2000,90	1506,23	1,567	3342,28	2476,03	1,759	3694,98	2875,11
Above Rs.4 Crore and upto Rs.6 Crore	198	991,46	706,27	322	1605,38	1175,12	407	2042,16	1552,08
Above Rs.6 Crore and upto Rs.10 Crore	206	1683,71	1236,19	283	2341,45	1652,54	319	2579,39	1969,72
Above Rs.10 Crore and upto Rs.25 Crore	194	3316,92	2487,86	261	4383,31	3295,64	280	4538,09	3633,27
Above Rs.25 Crore	164	16902,56	14568,46	182	19321,74	17358,60	143	10527,03	8730,05
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>36,492</b>	<b>27548,79</b>	<b>22511,92</b>	<b>95,747</b>	<b>37080,28</b>	<b>30583,33</b>	<b>1,26,090</b>	<b>31873,54</b>	<b>25280,58</b>

See Notes on Tables.

**TABLE No. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%		
	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.2 Lakh and upto Rs.5 Lakh	1,61,173	5061,17	4340,04	1,54,969	5130,98	4053,88	1,12,702	3730,52	2971,65
Above Rs.5 Lakh and upto Rs.10 Lakh	24,413	1833,54	1392,76	44,481	3400,41	2662,14	33,391	2550,65	2040,15
Above Rs.10 Lakh and upto Rs.25 Lakh	14,171	2358,30	1788,06	27,413	4599,60	3587,91	21,437	3614,02	2891,96
Above Rs.25 Lakh and upto Rs.50 Lakh	6,316	2339,21	1835,00	12,352	4588,02	3643,29	9,540	3549,84	2832,06
Above Rs.50 Lakh and upto Rs.1 Crore	3,512	2627,43	2064,81	7,158	5352,75	4333,73	4,956	3695,99	3077,72
Above Rs.1 Crore and upto Rs.4 Crore	3,560	7337,92	5900,38	6,185	12793,67	10397,17	4,377	8883,56	7530,38
Above Rs.4 Crore and upto Rs.6 Crore	656	3259,32	2589,10	973	4883,30	3832,97	558	2788,03	2256,79
Above Rs.6 Crore and upto Rs.10 Crore	499	3999,73	3203,32	803	6443,64	4758,12	391	3098,66	2467,10
Above Rs.10 Crore and upto Rs.25 Crore	381	6047,32	4931,59	521	8274,08	5933,85	239	3702,73	2921,29
Above Rs.25 Crore	146	9434,52	8463,45	198	11858,74	9342,39	95	6640,85	5035,74
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>2,14,827</b>	<b>44298,46</b>	<b>36508,50</b>	<b>2,55,053</b>	<b>67325,19</b>	<b>52545,44</b>	<b>1,87,686</b>	<b>42254,86</b>	<b>34024,84</b>

CREDIT LIMIT RANGE	18% AND ABOVE BUT LESS THAN 20%			20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33	34	35	36
Above Rs.2 Lakh and upto Rs.5 Lakh	1,01,782	3338,08	2632,57	43,640	1420,20	1113,79	8,42,455	26818,68	21951,32
Above Rs.5 Lakh and upto Rs.10 Lakh	27,757	2127,68	1744,21	11,995	909,47	773,00	1,81,033	13721,60	10849,11
Above Rs.10 Lakh and upto Rs.25 Lakh	16,793	2829,77	2339,69	7,218	1191,99	1068,95	1,09,972	18410,11	14473,06
Above Rs.25 Lakh and upto Rs.50 Lakh	7,531	2814,70	2364,89	3,051	1132,56	1055,06	48,695	18139,51	14513,84
Above Rs.50 Lakh and upto Rs.1 Crore	4,278	3202,69	2804,34	1,782	1329,79	1194,27	28,096	21012,23	17053,11
Above Rs.1 Crore and upto Rs.4 Crore	3,831	7599,60	6628,33	1,722	3458,22	3149,26	26,081	53754,76	44120,00
Above Rs.4 Crore and upto Rs.6 Crore	513	2554,68	2227,02	216	1074,02	904,83	4,242	21201,10	16842,79
Above Rs.6 Crore and upto Rs.10 Crore	338	2703,37	2216,20	148	1196,87	989,11	3,307	26577,18	20386,77
Above Rs.10 Crore and upto Rs.25 Crore	213	3207,52	2422,48	95	1428,97	1160,59	2,453	39167,41	29982,87
Above Rs.25 Crore	55	2438,46	1976,95	28	1400,81	1247,85	1,079	83387,92	70331,36
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>1,63,091</b>	<b>32816,56</b>	<b>27356,68</b>	<b>69,895</b>	<b>14542,89</b>	<b>12656,72</b>	<b>12,47,413</b>	<b>322190,51</b>	<b>260504,23</b>

**TABLE No. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION  
OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(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%	5	6,97	3,57	1	16	16	11	4,68	2,63
6% and above but less than 10%	569	209,06	143,08	205	95,84	73,88	381	113,41	74,26
10% and above but less than 12%	2,131	1077,43	868,39	774	415,53	330,79	1,178	509,57	419,79
12% and above but less than 13%	4,556	6149,46	4757,99	5,874	1600,28	847,78	4,959	4523,84	4066,59
13% and above but less than 14%	22,893	12689,60	9561,00	12,473	1962,48	1359,43	8,778	8824,13	8027,04
14% and above but less than 15%	37,015	11965,00	8659,05	13,405	3087,94	2687,22	9,880	5616,69	4287,61
15% and above but less than 16%	45,341	15176,33	11975,77	20,355	5438,21	4114,33	10,901	7602,23	6533,55
16% and above but less than 17%	1,02,704	31121,88	24592,01	19,336	6662,88	4056,22	15,709	10238,79	7537,48
17% and above but less than 18%	71,329	19656,84	15730,22	18,763	3907,85	2789,68	9,724	5129,38	4140,52
18% and above but less than 20%	52,110	14616,78	12002,36	21,257	3739,04	3114,60	11,110	3983,07	3412,13
20% and above	20,948	5289,36	4445,85	13,184	2466,63	2144,22	6,029	2420,80	2147,05
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>3,59,601</b>	<b>117958,70</b>	<b>92739,28</b>	<b>1,25,627</b>	<b>29376,83</b>	<b>21518,32</b>	<b>78,660</b>	<b>48966,57</b>	<b>40648,65</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%	302	29,41	21,88	18,041	766,04	669,61	—	—	—
6% and above but less than 10%	455	103,20	80,32	2,095	202,30	165,72	7,442	12135,78	9137,24
10% and above but less than 12%	2,527	976,23	652,24	60,463	4429,84	3892,06	1,952	3374,51	2500,59
12% and above but less than 13%	4,650	2378,08	2018,18	14,294	9741,92	8400,27	2,159	3155,21	2421,11
13% and above but less than 14%	15,964	3145,07	2795,69	33,472	8274,43	7308,94	2,167	2184,56	1531,23
14% and above but less than 15%	16,486	3550,31	3222,06	48,909	7357,69	6190,04	395	295,92	234,59
15% and above but less than 16%	73,583	5866,96	5258,90	64,073	9600,39	8326,21	574	614,35	299,75
16% and above but less than 17%	32,988	5419,67	4740,24	83,452	13047,41	11059,65	864	834,56	559,84
17% and above but less than 18%	25,769	4201,98	3678,07	60,050	7868,15	6505,48	2,051	1490,67	1180,88
18% and above but less than 20%	23,292	3341,34	2843,01	54,671	6745,86	5668,15	651	390,47	316,43
20% and above	11,931	1456,70	1244,69	17,797	2907,78	2673,63	6	1,63	1,28
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>2,07,947</b>	<b>30468,96</b>	<b>26555,27</b>	<b>4,57,317</b>	<b>70941,79</b>	<b>60859,78</b>	<b>18,261</b>	<b>24477,65</b>	<b>18182,94</b>

See Notes on Tables.

**TABLE No. 4.3 – INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	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%	150	99,65	63,16	243	59,37	42,86	—	—	—
6% and above but less than 10%	331	486,41	324,08	276	59,65	49,27	2,924	7891,59	5770,28
10% and above but less than 12%	303	1473,25	1102,54	1,251	464,44	379,27	1,568	4472,36	3522,83
12% and above but less than 13%	654	9803,07	8662,11	797	935,84	552,00	2,751	10991,90	8589,28
13% and above but less than 14%	1,021	13564,57	11912,66	680	1754,34	1594,56	6,419	13345,00	10463,28
14% and above but less than 15%	1,603	7771,05	6656,35	873	491,43	367,93	8,594	14157,99	10929,04
15% and above but less than 16%	1,174	5329,48	4824,28	1,098	453,55	337,21	15,411	24915,14	20410,56
16% and above but less than 17%	1,885	6278,99	5014,65	1,314	649,46	461,06	28,713	37117,35	28335,29
17% and above but less than 18%	1,553	3308,58	2654,58	988	390,29	296,93	20,524	21826,08	17513,58
18% and above but less than 20%	761	1192,33	1001,76	621	302,36	236,65	18,108	18047,94	15258,84
20% and above	213	356,69	259,14	198	90,61	91,09	7,554	8063,35	7237,24
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>9,648</b>	<b>49664,07</b>	<b>42475,32</b>	<b>8,339</b>	<b>5651,34</b>	<b>4408,82</b>	<b>1,12,566</b>	<b>160828,71</b>	<b>128030,22</b>

INTEREST RATE RANGE	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	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%	—	—	—	—	—	—	17,967	648,24	591,83
6% and above but less than 10%	5,523	3748,94	2899,34	16	419,58	418,88	2,075	234,40	193,90
10% and above but less than 12%	5,054	2147,34	1651,07	64	77,74	23,98	60,766	2108,94	1945,20
12% and above but less than 13%	9,387	2628,16	2196,95	56	1935,38	1542,85	22,797	1253,20	967,20
13% and above but less than 14%	32,383	5527,63	4448,14	164	366,20	226,07	55,030	2521,11	1937,39
14% and above but less than 15%	47,778	6224,94	4779,70	294	163,35	106,33	66,941	2979,38	2352,89
15% and above but less than 16%	58,296	7490,46	5917,03	376	306,46	238,31	1,38,357	5794,45	4773,76
16% and above but less than 17%	1,15,779	16601,86	13385,98	551	537,66	404,91	1,06,793	6129,28	4939,78
17% and above but less than 18%	87,501	12212,90	9852,27	230	127,66	103,95	76,868	4381,30	3601,97
18% and above but less than 20%	71,110	9265,95	7599,92	186	101,40	93,80	72,272	3903,28	3164,51
20% and above	29,069	4004,80	3439,94	58	13,54	12,30	32,779	2012,21	1615,23
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>4,61,880</b>	<b>69852,97</b>	<b>56170,35</b>	<b>1,995</b>	<b>4048,97</b>	<b>3171,38</b>	<b>6,52,645</b>	<b>31965,79</b>	<b>26083,66</b>

See Notes on Tables.

**TABLE No. 4.4 – TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	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
Cash Credit	2,085	20245,66	17301,41	1,369	480,96	353,27	57,995	57948,34	43789,74
Overdrafts	645	4336,03	4086,11	648	721,20	296,09	11,441	12733,66	8500,09
Demand Loans	835	7779,28	6978,57	384	1243,36	1191,13	9,873	31385,47	25351,36
Medium Term Loans	1,331	5477,35	4725,79	1,112	511,17	422,01	7,659	12153,23	11030,20
Long Term Loans	4,692	10846,65	8628,64	4,801	2682,83	2139,32	19,245	31398,70	28450,64
Packing Credit	60	979,10	754,80	25	11,82	7,01	6,353	15209,30	10908,20
Inland and Foreign Bills Purchased/Discounted	885	3677,57	2796,26	47	46,56	33,90	28,011	31071,49	20123,52
<b>TOTAL</b>	<b>10,533</b>	<b>53341,64</b>	<b>45271,58</b>	<b>8,386</b>	<b>5697,90</b>	<b>4442,73</b>	<b>1,40,577</b>	<b>191900,20</b>	<b>148153,75</b>

TYPE OF ACCOUNT	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	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
Cash Credit	2,57,795	34045,98	27375,92	1,033	1254,34	689,54	39,311	3956,17	3202,47
Overdrafts	53,865	7281,86	5634,75	93	26,47	13,23	58,913	4259,90	2985,91
Demand Loans	19,685	4761,10	3893,19	76	559,74	536,95	47,775	3145,80	2603,06
Medium Term Loans	37,448	5478,96	4546,70	238	549,22	455,99	1,60,102	6287,46	5363,03
Long Term Loans	82,376	10951,31	9054,17	533	1155,09	1027,17	3,45,458	13895,98	11549,20
Packing Credit	10,711	7333,77	5665,62	22	504,11	448,50	1,086	420,48	379,99
Inland and Foreign Purchased/Discounted	28,861	13864,38	9524,28	286	615,21	487,57	3,340	976,36	634,31
<b>TOTAL</b>	<b>4,90,741</b>	<b>83717,35</b>	<b>65694,63</b>	<b>2,281</b>	<b>4664,17</b>	<b>3658,94</b>	<b>6,55,985</b>	<b>32942,16</b>	<b>26717,98</b>

See Notes on Tables.

**TABLE No. 4.5 – SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	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.2 Lakh and upto Rs.5 Lakh	1,420	48,25	35,04	3,080	98,37	78,54	23,747	850,43	712,06
Above Rs.5 Lakh and upto Rs.10 Lakh	1,143	90,09	64,65	1,505	109,76	84,18	20,837	1653,11	1332,02
Above Rs.10 Lakh and upto Rs.25 Lakh	1,890	324,32	220,16	1,749	287,70	209,45	27,583	4834,30	3888,21
Above Rs.25 Lakh and upto Rs.50 Lakh	2,221	822,62	497,14	825	301,29	213,81	21,018	7963,68	6505,47
Above Rs.50 Lakh and upto Rs.1 Crore	1,239	864,20	630,88	630	468,19	338,84	16,777	12814,30	10385,30
Above Rs.1 Crore and upto Rs.4 Crore	1,278	2831,59	2206,68	432	900,84	720,36	20,999	44033,27	35108,18
Above Rs.4 Crore and upto Rs.6 Crore	367	1845,41	1428,96	61	301,27	226,16	3,695	18450,13	14099,25
Above Rs.6 Crore and upto Rs.10 Crore	336	2805,89	1981,60	58	506,37	380,71	2,970	23835,87	17729,56
Above Rs.10 Crore and upto Rs.25 Crore	325	5553,01	4148,76	34	633,50	480,32	2,189	34483,29	25568,82
Above Rs.25 Crore	314	38156,27	34057,71	12	2090,61	1710,34	762	42981,81	32824,86
<b>TOTAL</b>	<b>10,533</b>	<b>53341,64</b>	<b>45271,58</b>	<b>8,386</b>	<b>5697,90</b>	<b>4442,73</b>	<b>1,40,577</b>	<b>191900,20</b>	<b>148153,75</b>

CREDIT LIMIT RANGE	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	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.2 Lakh and upto Rs.5 Lakh	2,71,355	9327,35	7434,23	583	20,42	16,30	5,58,026	17016,80	14144,11
Above Rs.5 Lakh and upto Rs.10 Lakh	1,04,401	8040,05	6365,09	367	29,22	21,91	63,741	4648,63	3663,01
Above Rs.10 Lakh and upto Rs.25 Lakh	67,043	11212,79	8804,84	450	78,95	62,28	23,695	3798,97	2949,89
Above Rs.25 Lakh and upto Rs.50 Lakh	25,793	9562,31	7469,73	344	137,90	115,40	7,002	2528,27	2025,21
Above Rs.50 Lakh and upto Rs.1 Crore	12,449	9208,07	7104,31	210	161,53	129,82	2,225	1651,98	1305,05
Above Rs.1 Crore and upto Rs.4 Crore	7,695	15180,55	11654,16	197	418,21	332,32	1,137	2196,58	1774,95
Above Rs.4 Crore and upto Rs.6 Crore	896	4501,64	3375,87	42	215,25	157,46	81	401,11	307,00
Above Rs.6 Crore and upto Rs.10 Crore	638	5026,02	3852,78	35	277,26	186,05	62	465,51	372,43
Above Rs.10 Crore and upto Rs.25 Crore	363	5566,55	4370,13	27	442,89	373,41	16	234,30	176,34
Above Rs.25 Crore	108	6092,03	5263,49	26	2882,55	2263,98	—	—	—
<b>TOTAL</b>	<b>4,90,741</b>	<b>83717,35</b>	<b>65694,63</b>	<b>2,281</b>	<b>4664,17</b>	<b>3658,94</b>	<b>6,55,985</b>	<b>32942,16</b>	<b>26717,98</b>

See Notes on Tables.

**TABLE No. 4.6 – SIZE OF CREDIT LIMIT AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

CREDIT LIMIT 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
Above Rs.2 Lakh and upto Rs.5 Lakh	1,81,031	6445,61	5242,01	74,047	2456,22	1779,66	47,885	1519,44	1261,81
Above Rs.5 Lakh and upto Rs.10 Lakh	75,612	5934,30	4821,89	25,529	1950,86	1428,87	12,721	947,33	788,67
Above Rs.10 Lakh and upto Rs.25 Lakh	51,157	8708,21	7062,64	14,367	2358,09	1757,47	7,523	1217,63	1054,65
Above Rs.25 Lakh and upto Rs.50 Lakh	22,534	8470,72	7035,75	5,476	2027,38	1549,04	3,091	1130,84	998,74
Above Rs.50 Lakh and upto Rs.1 Crore	13,583	10269,83	8421,20	2,943	2206,85	1707,59	1,964	1466,91	1273,51
Above Rs.1 Crore and upto Rs.4 Crore	12,017	24321,32	19339,97	2,394	4710,45	3476,24	3,172	6979,19	6106,74
Above Rs.4 Crore and upto Rs.6 Crore	1,619	8117,25	6053,75	346	1728,52	1168,53	733	3648,33	3107,99
Above Rs.6 Crore and upto Rs.10 Crore	1,084	8549,78	6085,63	255	2088,59	1280,10	750	5986,97	4766,06
Above Rs.10 Crore and upto Rs.25 Crore	669	10452,45	7095,81	200	3092,37	1923,59	573	8902,76	7126,91
Above Rs.25 Crore	295	26689,24	21580,63	70	6757,49	5447,24	248	17167,16	14163,57
<b>TOTAL</b>	<b>3,59,601</b>	<b>117958,70</b>	<b>92739,28</b>	<b>1,25,627</b>	<b>29376,83</b>	<b>21518,32</b>	<b>78,660</b>	<b>48966,57</b>	<b>40648,65</b>

CREDIT LIMIT 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
Above Rs.2 Lakh and upto Rs.5 Lakh	1,74,474	5287,19	4449,95	3,62,569	11022,25	9141,95	2,449	87,96	75,93
Above Rs.5 Lakh and upto Rs.10 Lakh	16,678	1203,26	935,72	47,968	3476,44	2706,25	2,525	209,41	167,72
Above Rs.10 Lakh and upto Rs.25 Lakh	8,291	1369,33	1042,21	24,790	4055,81	3029,44	3,844	701,05	526,65
Above Rs.25 Lakh and upto Rs.50 Lakh	3,773	1383,82	1092,41	10,731	3916,96	2913,78	3,090	1209,78	924,12
Above Rs.50 Lakh and upto Rs.1 Crore	2,114	1532,14	1229,19	5,264	3806,91	3072,41	2,228	1729,60	1349,22
Above Rs.1 Crore and upto Rs.4 Crore	1,671	3440,64	3166,65	4,039	8250,29	7430,68	2,788	6052,86	4599,73
Above Rs.4 Crore and upto Rs.6 Crore	333	1660,87	1481,34	670	3349,80	2998,87	541	2696,32	2032,31
Above Rs.6 Crore and upto Rs.10 Crore	245	2075,11	1819,91	557	4591,30	4032,71	416	3285,44	2402,36
Above Rs.10 Crore and upto Rs.25 Crore	239	3863,76	3467,72	457	7886,45	6851,19	315	4969,61	3517,66
Above Rs.25 Crore	129	8652,84	7870,15	272	20585,57	18682,51	65	3535,62	2587,26
<b>TOTAL</b>	<b>2,07,947</b>	<b>30468,96</b>	<b>26555,27</b>	<b>4,57,317</b>	<b>70941,79</b>	<b>60859,78</b>	<b>18,261</b>	<b>24477,65</b>	<b>18182,94</b>

See Notes on Tables.

**TABLE No. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF CREDIT LIMIT  
MARCH 1999**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	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
Rs.25,000 and Less	107,20,161	11727,93	10322,15	186,58,829	19402,35	17475,74	8,43,170	1143,32	482,17
Above Rs.25,000 and upto Rs.2 Lakh	23,06,392	17987,11	15791,46	41,41,792	29609,67	26144,29	8,69,077	4879,69	2215,75
Above Rs.2 Lakh and upto Rs.5 Lakh	2,23,605	7193,69	5781,75	4,07,117	13112,84	10573,96	1,03,238	3118,34	2720,20
Above Rs.5 Lakh and upto Rs.10 Lakh	47,323	3621,71	2791,02	1,06,840	8085,68	6382,75	10,066	713,50	518,56
Above Rs.10 Lakh and upto Rs.25 Lakh	29,521	4995,83	3762,59	71,672	11972,04	9375,97	3,484	569,61	439,67
Above Rs.25 Lakh and upto Rs.50 Lakh	14,187	5324,32	4150,69	32,721	12122,62	9525,74	1,563	593,73	463,06
Above Rs.50 Lakh and upto Rs.1 Crore	8,122	6106,66	5012,58	18,716	13893,53	10837,45	1,484	1159,89	842,46
Above Rs.1 Crore and upto Rs.4 Crore	7,696	16044,67	13114,46	16,083	32535,71	25267,41	2,636	5901,39	4405,87
Above Rs.4 Crore and upto Rs.6 Crore	1,274	6403,79	5198,46	2,263	11272,67	8339,83	723	3638,11	2505,69
Above Rs.6 Crore and upto Rs.10 Crore	957	7552,01	5925,95	1,907	15238,61	11350,08	639	5210,65	3427,34
Above Rs.10 Crore and upto Rs.25 Crore	677	10627,28	8404,28	1,296	20454,59	15685,96	613	9859,82	6308,59
Above Rs.25 Crore	336	33722,00	27289,18	556	41407,73	37149,80	230	10924,76	7002,25
<b>TOTAL</b>	<b>133,60,251</b>	<b>131307,01</b>	<b>107544,59</b>	<b>234,59,792</b>	<b>229108,02</b>	<b>188108,98</b>	<b>18,36,923</b>	<b>47712,80</b>	<b>31331,62</b>

CREDIT LIMIT RANGE	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	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
Rs.25,000 and Less	107,49,856	9443,70	8184,05	17,75,330	2022,23	1820,86	427,47,346	43739,53	38284,97
Above Rs.25,000 and upto Rs.2 Lakh	3,47,854	2335,88	2010,37	5,84,105	4386,07	3834,72	82,49,220	59198,42	49996,59
Above Rs.2 Lakh and upto Rs.5 Lakh	38,376	1084,26	885,81	86,162	2860,89	2466,15	8,58,498	27370,03	22427,88
Above Rs.5 Lakh and upto Rs.10 Lakh	1,764	125,55	99,05	26,031	2026,57	1741,20	1,92,024	14573,01	11532,58
Above Rs.10 Lakh and upto Rs.25 Lakh	453	72,81	59,07	17,305	2931,29	2502,01	1,22,435	20541,58	16139,31
Above Rs.25 Lakh and upto Rs.50 Lakh	78	27,85	18,97	8,662	3250,52	2670,83	57,211	21319,04	16829,29
Above Rs.50 Lakh and upto Rs.1 Crore	20	14,82	7,63	5,203	4005,52	3202,90	33,545	25180,43	19903,02
Above Rs.1 Crore and upto Rs.4 Crore	10	19,47	13,64	5,321	11076,73	9010,65	31,746	65577,97	51812,03
Above Rs.4 Crore and upto Rs.6 Crore	—	—	—	886	4418,59	3561,66	5,146	25733,15	19605,64
Above Rs.6 Crore and upto Rs.10 Crore	—	—	—	600	4941,59	3804,79	4,103	32942,86	24508,16
Above Rs.10 Crore and upto Rs.25 Crore	—	—	—	372	6041,81	4774,77	2,958	46983,49	35173,61
Above Rs.25 Crore	—	—	—	102	6237,39	4770,72	1,224	92291,87	76211,96
<b>TOTAL</b>	<b>111,38,411</b>	<b>13124,34</b>	<b>11278,59</b>	<b>25,10,079</b>	<b>54199,20</b>	<b>44161,26</b>	<b>523,05,456</b>	<b>475451,38</b>	<b>382425,03</b>



**TABLE No. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 1999**

**STATE BANK OF INDIA AND ITS ASSOCIATES**

(Amount in Rupees Lakh)

POPULATION GROUP	RS.25,000 AND LESS			ABOVE RS.25,000 AND UPTO RS.2 LAKH			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
RURAL	4184,694	4359,11	3826,26	527,061	3861,92	3326,28	55,421	9127,55	7210,48
SEMI-URBAN	4281,954	4718,27	4163,98	959,343	7358,11	6434,68	105,705	12600,17	9944,19
URBAN	1448,701	1713,88	1501,12	535,901	4368,93	3893,73	97,051	20963,71	16710,38
METROPOLITAN	804,812	936,67	830,78	284,087	2398,16	2136,77	75,521	58900,54	47565,92
<b>ALL-INDIA</b>	<b>10720,161</b>	<b>11727,93</b>	<b>10322,15</b>	<b>2306,392</b>	<b>17987,11</b>	<b>15791,46</b>	<b>333,698</b>	<b>101591,97</b>	<b>81430,97</b>

**NATIONALISED BANKS**

POPULATION GROUP	RS.25,000 AND LESS			ABOVE RS.25,000 AND UPTO RS.2 LAKH			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
RURAL	8943,687	8827,10	7846,66	1167,360	7996,14	7055,72	112,435	14864,71	12659,94
SEMI-URBAN	4924,736	5215,19	4699,59	1059,453	7424,26	6570,47	128,902	17845,73	14299,17
URBAN	2787,716	3197,95	2902,98	1074,563	7907,98	7053,91	186,292	33427,70	27079,77
METROPOLITAN	2002,690	2162,11	2026,51	840,416	6281,29	5464,19	231,542	113957,87	90450,06
<b>ALL-INDIA</b>	<b>18658,829</b>	<b>19402,35</b>	<b>17475,74</b>	<b>4141,792</b>	<b>29609,67</b>	<b>26144,29</b>	<b>659,171</b>	<b>180096,01</b>	<b>144488,95</b>

**FOREIGN BANKS**

POPULATION GROUP	RS.25,000 AND LESS			ABOVE RS.25,000 AND UPTO RS.2 LAKH			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24	25	26	27
RURAL	—	—	—	—	—	—	534	1666,70	981,47
SEMI-URBAN	29	3	24	86	1,00	93	187	529,66	345,49
URBAN	3,815	4,07	3,67	3,623	29,01	26,81	2,334	1874,83	1348,83
METROPOLITAN	839,326	1139,21	478,26	865,368	4849,68	2188,00	121,621	37618,61	25957,91
<b>ALL-INDIA</b>	<b>843,170</b>	<b>1143,32</b>	<b>482,17</b>	<b>869,077</b>	<b>4879,69</b>	<b>2215,75</b>	<b>124,676</b>	<b>41689,80</b>	<b>28633,70</b>

**TABLE No. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 1999**

**REGIONAL RURAL BANKS**

(Amount in Rupees Lakh)

POPULATION GROUP	RS.25,000 AND LESS			ABOVE RS.25,000 AND UPTO RS.2 LAKH			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	28	29	30	31	32	33	34	35	36
RURAL	8603,438	7471,08	6424,31	236,440	1549,93	1329,23	28,987	864,25	706,42
SEMI-URBAN	1830,414	1633,96	1463,34	82,425	548,12	473,75	8,001	302,87	237,29
URBAN	312,856	335,23	293,78	28,510	233,21	203,73	3,555	172,98	136,52
METROPOLITAN	3,148	3,43	2,61	479	4,61	3,66	158	4,66	3,94
<b>ALL-INDIA</b>	<b>10749,856</b>	<b>9443,70</b>	<b>8184,05</b>	<b>347,854</b>	<b>2335,88</b>	<b>2010,37</b>	<b>40,701</b>	<b>1344,76</b>	<b>1084,17</b>

**OTHER SCHEDULED COMMERCIAL BANKS**

POPULATION GROUP	RS.25,000 AND LESS			ABOVE RS.25,000 AND UPTO RS.2 LAKH			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
RURAL	507,396	551,25	484,73	92,443	597,31	520,17	13,144	1845,59	1536,94
SEMI-URBAN	801,538	897,05	821,11	234,161	1742,16	1531,91	40,634	4796,42	3833,85
URBAN	299,671	374,21	337,92	160,861	1241,59	1080,28	47,036	9920,73	8143,25
METROPOLITAN	166,725	199,72	177,09	96,640	805,01	702,36	49,830	31228,16	24991,64
<b>ALL-INDIA</b>	<b>1775,330</b>	<b>2022,23</b>	<b>1820,86</b>	<b>584,105</b>	<b>4386,07</b>	<b>3834,72</b>	<b>150,644</b>	<b>47790,90</b>	<b>38505,68</b>

**ALL SCHEDULED COMMERCIAL BANKS**

POPULATION GROUP	RS.25,000 AND LESS UPTO RS.2 LAKH			ABOVE RS.25,000 AND			ABOVE RS.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	46	47	48	49	50	51	52	53	54
RURAL	22239,215	21208,53	18581,97	2023,304	14005,30	12231,40	210,521	28368,81	23095,25
SEMI-URBAN	11838,671	12464,51	11148,28	2335,468	17073,64	15011,75	283,429	36074,85	28660,00
URBAN	4852,759	5625,34	5039,47	1803,458	13780,72	12258,46	336,268	66359,94	53418,75
METROPOLITAN	3816,701	4441,14	3515,26	2086,990	14338,75	10494,98	478,672	241709,84	188969,47
<b>ALL-INDIA</b>	<b>42747,346</b>	<b>43739,53</b>	<b>38284,97</b>	<b>8249,220</b>	<b>59198,42</b>	<b>49996,59</b>	<b>1308,890</b>	<b>372513,43</b>	<b>294143,47</b>

**TABLE No. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>NORTHERN REGION</b>	<b>24,70,956</b>	<b>11410,36</b>	<b>9568,02</b>	<b>13,57,952</b>	<b>10068,38</b>	<b>8257,46</b>
Haryana	4,12,391	2490,14	1930,17	2,39,181	2376,52	1964,13
Himachal Pradesh	2,70,561	1073,39	879,77	70,890	618,06	490,70
Jammu & Kashmir	1,67,721	432,77	364,86	39,514	314,51	271,15
Punjab	5,74,746	4204,00	3728,71	4,24,147	3884,90	3180,88
Rajasthan	10,27,603	2779,04	2371,30	5,75,157	2449,26	2002,49
Chandigarh	2,504	215,05	141,91	4,030	175,31	138,65
Delhi	15,430	215,97	151,30	5,033	249,81	209,46
<b>NORTH-EASTERN REGION</b>	<b>8,09,375</b>	<b>1804,80</b>	<b>1549,10</b>	<b>3,17,838</b>	<b>1166,52</b>	<b>1025,99</b>
Arunachal Pradesh	49,764	101,90	89,70	150	47	37
Assam	4,56,884	1343,61	1128,21	1,92,316	844,30	731,90
Manipur	29,257	67,44	67,85	21,172	50,35	51,16
Meghalaya	49,969	75,11	65,57	8,443	35,89	29,74
Mizoram	11,128	25,80	22,58	4,744	25,94	22,60
Nagaland	14,133	30,15	28,10	23,637	115,51	106,28
Tripura	1,98,240	160,80	147,09	67,376	94,07	83,95
<b>EASTERN REGION</b>	<b>60,51,534</b>	<b>9064,78</b>	<b>7703,88</b>	<b>19,16,838</b>	<b>5513,68</b>	<b>4747,36</b>
Bihar	23,91,639	3901,52	3315,84	8,41,836	2142,67	1874,16
Orissa	15,75,551	1979,18	1693,85	4,18,632	1444,44	1244,00
Sikkim	10,548	27,44	23,02	4,523	51,57	40,36
West Bengal	20,67,682	3123,81	2641,81	6,45,968	1837,19	1554,74
Andaman & Nicobar Islands	6,114	32,84	29,35	5,879	37,81	34,09
<b>CENTRAL REGION</b>	<b>49,84,942</b>	<b>12047,96</b>	<b>9803,56</b>	<b>20,90,255</b>	<b>10753,42</b>	<b>8687,51</b>
Madhya Pradesh	13,18,667	4048,94	3306,70	7,14,383	4122,75	3312,58
Uttar Pradesh	36,66,275	7999,02	6496,85	13,75,872	6630,67	5374,93
<b>WESTERN REGION</b>	<b>22,53,614</b>	<b>10613,74</b>	<b>8867,19</b>	<b>15,57,747</b>	<b>10993,98</b>	<b>8694,12</b>
Goa	50,517	428,09	348,76	59,422	1483,53	1110,05
Gujarat	8,12,576	4919,06	4102,24	5,43,519	4832,07	3745,77
Maharashtra	13,88,415	5089,10	4282,57	9,48,585	4331,44	3564,25
Dadra & Nagar Haveli	1,904	172,92	130,09	1,876	8,44	6,83
Daman & Diu	202	4,57	3,53	4,345	338,50	267,21
<b>SOUTHERN REGION</b>	<b>79,02,619</b>	<b>18640,99</b>	<b>16416,88</b>	<b>72,16,938</b>	<b>27117,03</b>	<b>23407,59</b>
Andhra Pradesh	32,15,211	6224,42	5686,41	18,84,014	6068,70	5164,23
Karnataka	19,77,685	5617,36	4844,90	11,20,562	4625,94	4048,53
Kerala	4,09,283	1177,18	1008,28	25,65,849	8735,84	7546,47
Tamil Nadu	22,70,954	5544,62	4811,25	16,20,935	7582,09	6569,90
Lakshadweep	1,888	6,25	5,14	—	—	—
Pondicherry	27,598	71,16	60,91	25,578	104,46	78,45
<b>ALL-INDIA</b>	<b>244,73,040</b>	<b>63582,64</b>	<b>53908,62</b>	<b>144,57,568</b>	<b>65613,00</b>	<b>54820,02</b>

**TABLE No. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>NORTHERN REGION</b>	<b>10,18,602</b>	<b>19301,90</b>	<b>15926,68</b>	<b>11,61,719</b>	<b>55198,32</b>	<b>45211,45</b>
Haryana	2,73,335	4825,22	3924,96	—	—	—
Himachal Pradesh	—	—	—	—	—	—
Jammu & Kashmir	97,154	2022,14	1961,10	—	—	—
Punjab	2,79,446	4090,57	3327,25	1,05,822	3973,68	3180,84
Rajasthan	2,81,380	3441,94	2818,52	1,21,710	3618,44	2904,17
Chandigarh	87,287	4922,01	3894,85	—	—	—
Delhi	—	—	—	9,34,187	47606,20	39126,44
<b>NORTH-EASTERN REGION</b>	<b>1,76,744</b>	<b>1352,23</b>	<b>1199,30</b>	<b>—</b>	<b>—</b>	<b>—</b>
Arunachal Pradesh	—	—	—	—	—	—
Assam	1,12,731	996,06	879,80	—	—	—
Manipur	16,642	77,74	72,38	—	—	—
Meghalaya	14,577	148,78	125,84	—	—	—
Mizoram	10,106	28,38	26,87	—	—	—
Nagaland	—	—	—	—	—	—
Tripura	22,688	101,26	94,40	—	—	—
<b>EASTERN REGION</b>	<b>9,29,201</b>	<b>8166,18</b>	<b>7181,06</b>	<b>5,42,631</b>	<b>21097,70</b>	<b>15939,24</b>
Bihar	3,94,124	3704,17	3303,61	—	—	—
Orissa	1,87,553	1896,44	1644,23	—	—	—
Sikkim	—	—	—	—	—	—
West Bengal	3,47,524	2565,57	2233,22	5,42,631	21097,70	15939,24
Andaman & Nicobar Islands	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>12,90,427</b>	<b>13847,62</b>	<b>11042,37</b>	<b>4,43,863</b>	<b>7515,63</b>	<b>6066,17</b>
Madhya Pradesh	3,87,915	5065,46	4002,98	1,71,370	4044,88	3105,15
Uttar Pradesh	9,02,512	8782,16	7039,39	2,72,493	3470,75	2961,02
<b>WESTERN REGION</b>	<b>7,31,759</b>	<b>12052,90</b>	<b>9462,35</b>	<b>22,92,093</b>	<b>123639,90</b>	<b>93688,33</b>
Goa	—	—	—	—	—	—
Gujarat	1,99,271	3520,05	2656,76	3,51,296	15474,24	11715,34
Maharashtra	5,32,488	8532,85	6805,59	19,40,797	108165,66	81972,99
Dadra & Nagar Haveli	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—
<b>SOUTHERN REGION</b>	<b>28,45,752</b>	<b>31045,18</b>	<b>25904,93</b>	<b>19,42,057</b>	<b>53038,19</b>	<b>42074,51</b>
Andhra Pradesh	9,08,238	7187,01	6134,85	4,02,346	11392,18	9571,93
Karnataka	5,58,923	4973,30	3997,69	6,73,879	16999,49	12636,72
Kerala	4,82,783	6337,15	5295,43	—	—	—
Tamil Nadu	8,54,087	12132,24	10143,59	8,65,832	24646,52	19865,86
Lakshadweep	—	—	—	—	—	—
Pondicherry	41,721	415,48	333,38	—	—	—
<b>ALL-INDIA</b>	<b>69,92,485</b>	<b>85766,00</b>	<b>70716,68</b>	<b>63,82,363</b>	<b>260489,73</b>	<b>202979,71</b>

**TABLE No. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>NORTHERN REGION</b>	<b>17,25,160</b>	<b>28341,41</b>	<b>24193,94</b>	<b>27,19,614</b>	<b>46849,05</b>	<b>39415,57</b>
Haryana	2,28,892	2386,69	1940,62	4,60,495	5416,21	4539,52
Himachal Pradesh	1,38,927	562,61	450,29	1,53,241	919,84	755,14
Jammu & Kashmir	62,563	291,75	241,29	58,720	426,28	369,55
Punjab	4,70,282	4688,86	3919,97	7,82,015	10333,56	8651,85
Rajasthan	6,74,014	4257,74	3558,68	7,32,646	5723,74	4702,13
Chandigarh	29,364	2993,51	2214,96	60,213	1837,34	1574,12
Delhi	1,21,118	13160,25	11868,13	4,72,284	22192,08	18823,25
<b>NORTH-EASTERN REGION</b>	<b>3,27,029</b>	<b>1577,95</b>	<b>1317,46</b>	<b>5,92,020</b>	<b>2247,96</b>	<b>2029,95</b>
Arunachal Pradesh	12,797	52,79	48,45	2,789	25,87	21,34
Assam	1,75,659	1132,26	930,06	4,01,526	1735,28	1550,18
Manipur	16,727	54,05	48,41	44,802	134,26	136,45
Meghalaya	35,621	127,86	99,91	16,457	102,50	94,24
Mizoram	17,719	54,54	48,78	1,076	12,06	11,72
Nagaland	24,489	72,04	64,02	11,393	70,83	67,80
Tripura	44,017	84,42	77,83	1,13,977	167,17	148,22
<b>EASTERN REGION</b>	<b>21,89,942</b>	<b>14059,18</b>	<b>11204,69</b>	<b>41,46,485</b>	<b>21164,83</b>	<b>18387,36</b>
Bihar	8,10,473	3328,56	2882,89	15,21,533	5344,21	4756,15
Orissa	6,18,792	1957,14	1640,45	8,12,704	2575,88	2287,92
Sikkim	9,264	47,13	35,87	5,807	31,88	27,51
West Bengal	7,45,584	8689,45	6613,32	18,00,286	13180,06	11285,40
Andaman & Nicobar Islands	5,829	36,90	32,15	6,155	32,81	30,38
<b>CENTRAL REGION</b>	<b>20,43,804</b>	<b>14639,15</b>	<b>11641,34</b>	<b>36,40,506</b>	<b>23705,72</b>	<b>19394,68</b>
Madhya Pradesh	8,04,342	7326,02	5737,72	10,24,542	8063,69	6499,67
Uttar Pradesh	12,39,462	7313,13	5903,62	26,15,964	15642,03	12895,00
<b>WESTERN REGION</b>	<b>16,84,181</b>	<b>33335,69</b>	<b>26775,59</b>	<b>33,25,890</b>	<b>79395,08</b>	<b>61474,35</b>
Goa	25,528	364,89	288,74	76,837	1206,66	917,90
Gujarat	5,66,772	8942,46	6888,69	10,80,937	15672,25	12073,49
Maharashtra	10,87,977	23898,84	19515,57	21,63,860	62261,55	48274,89
Dadra & Nagar Haveli	1,043	29,85	16,04	2,657	81,18	66,01
Daman & Diu	2,861	99,64	66,54	1,599	173,44	142,06
<b>SOUTHERN REGION</b>	<b>53,90,135</b>	<b>39353,64</b>	<b>32411,57</b>	<b>90,35,277</b>	<b>55745,38</b>	<b>47407,07</b>
Andhra Pradesh	22,55,807	12500,71	10596,72	25,34,481	13253,11	11502,34
Karnataka	9,71,410	9689,81	7262,74	19,90,631	14492,59	11966,09
Kerala	10,39,270	5264,66	4625,26	10,38,498	5174,28	4332,79
Tamil Nadu	10,97,660	11757,23	9808,18	34,06,280	22503,19	19342,70
Lakshadweep	—	—	—	1,888	6,25	5,14
Pondicherry	25,988	141,23	118,68	63,499	315,94	258,02
<b>ALL-INDIA</b>	<b>133,60,251</b>	<b>131307,01</b>	<b>107544,59</b>	<b>234,59,792</b>	<b>229108,02</b>	<b>188108,98</b>

**TABLE No. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>NORTHERN REGION</b>	<b>3,29,958</b>	<b>11079,23</b>	<b>7195,00</b>	<b>9,67,774</b>	<b>1648,31</b>	<b>1372,09</b>
Haryana	1,262	1148,75	721,79	2,28,139	459,70	381,66
Himachal Pradesh	26	110,99	88,17	48,954	92,85	73,94
Jammu & Kashmir	232	4,04	2,70	77,875	94,86	83,55
Punjab	483	504,86	336,59	1,20,291	185,40	161,15
Rajasthan	40	20,60	17,39	4,92,515	815,50	671,79
Chandigarh	357	140,09	92,87	—	—	—
Delhi	3,27,558	9149,90	5935,48	—	—	—
<b>NORTH-EASTERN REGION</b>	<b>132</b>	<b>41,91</b>	<b>12,78</b>	<b>3,81,047</b>	<b>408,38</b>	<b>373,70</b>
Arunachal Pradesh	—	—	—	34,325	21,88	19,97
Assam	132	41,91	12,78	1,81,835	234,37	211,80
Manipur	—	—	—	5,542	7,22	6,52
Meghalaya	—	—	—	20,524	25,72	23,52
Mizoram	—	—	—	7,183	13,52	11,55
Nagaland	—	—	—	1,328	1,13	95
Tripura	—	—	—	1,30,310	104,54	99,39
<b>EASTERN REGION</b>	<b>1,11,814</b>	<b>3886,43</b>	<b>2286,95</b>	<b>29,76,619</b>	<b>2509,33</b>	<b>2089,95</b>
Bihar	—	—	—	12,93,987	1033,83	822,68
Orissa	10	19,96	11,83	7,48,802	740,79	619,83
Sikkim	—	—	—	—	—	—
West Bengal	1,11,804	3866,48	2275,12	9,33,830	734,71	647,44
Andaman & Nicobar Islands	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>3,011</b>	<b>586,55</b>	<b>335,05</b>	<b>30,34,175</b>	<b>3789,66</b>	<b>3085,85</b>
Madhya Pradesh	31	93,97	54,08	7,49,611	1074,73	880,63
Uttar Pradesh	2,980	492,57	280,98	22,84,564	2714,93	2205,22
<b>WESTERN REGION</b>	<b>9,71,260</b>	<b>23673,09</b>	<b>15738,85</b>	<b>5,81,995</b>	<b>856,86</b>	<b>758,16</b>
Goa	41	8,14	2,90	—	—	—
Gujarat	788	1257,23	888,42	2,41,310	385,77	327,80
Maharashtra	9,70,414	22371,32	14818,69	3,40,685	471,09	430,36
Dadra & Nagar Haveli	4	8,60	5,21	—	—	—
Daman & Diu	13	27,81	23,63	—	—	—
<b>SOUTHERN REGION</b>	<b>4,20,748</b>	<b>8445,59</b>	<b>5762,99</b>	<b>31,96,801</b>	<b>3911,80</b>	<b>3598,85</b>
Andhra Pradesh	5,858	510,81	349,60	14,10,771	1511,95	1393,55
Karnataka	1,30,947	2481,94	1639,01	9,44,788	1531,46	1380,22
Kerala	2,322	104,38	75,92	5,95,922	633,63	610,39
Tamil Nadu	2,81,614	5325,56	3693,13	2,45,320	234,76	214,69
Lakshadweep	—	—	—	—	—	—
Pondicherry	7	22,89	5,33	—	—	—
<b>ALL-INDIA</b>	<b>18,36,923</b>	<b>47712,80</b>	<b>31331,62</b>	<b>111,38,411</b>	<b>13124,34</b>	<b>11278,59</b>

**TABLE No. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 1999**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	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
<b>NORTHERN REGION</b>	<b>2,66,723</b>	<b>8060,96</b>	<b>6787,02</b>	<b>60,09,229</b>	<b>95978,95</b>	<b>78963,61</b>
Haryana	6,119	280,53	235,67	9,24,907	9691,88	7819,26
Himachal Pradesh	303	5,16	2,93	3,41,451	1691,45	1370,47
Jammu & Kashmir	1,04,999	1952,49	1900,01	3,04,389	2769,42	2597,10
Punjab	11,090	440,48	348,12	13,84,161	16153,16	13417,68
Rajasthan	1,06,635	1471,11	1146,50	20,05,850	12288,69	10096,49
Chandigarh	3,887	341,43	293,47	93,821	5312,37	4175,41
Delhi	33,690	3569,76	2860,33	9,54,650	48071,98	39487,20
<b>NORTH-EASTERN REGION</b>	<b>3,729</b>	<b>47,34</b>	<b>40,50</b>	<b>13,03,957</b>	<b>4323,55</b>	<b>3774,39</b>
Arunachal Pradesh	3	1,83	30	49,914	102,36	90,07
Assam	2,779	40,15	35,10	7,61,931	3183,96	2739,92
Manipur	—	—	—	67,071	195,53	191,39
Meghalaya	387	3,70	3,49	72,989	259,78	221,15
Mizoram	—	—	—	25,978	80,12	72,05
Nagaland	560	1,66	1,61	37,770	145,66	134,37
Tripura	—	—	—	2,88,304	356,13	325,44
<b>EASTERN REGION</b>	<b>15,344</b>	<b>2222,56</b>	<b>1602,58</b>	<b>94,40,204</b>	<b>43842,34</b>	<b>35571,53</b>
Bihar	1,606	41,76	31,88	36,27,599	9748,36	8493,60
Orissa	1,428	26,31	22,05	21,81,736	5320,06	4582,09
Sikkim	—	—	—	15,071	79,01	63,39
West Bengal	12,301	2153,56	1547,74	36,03,805	28624,26	22369,02
Andaman & Nicobar Islands	9	93	92	11,993	70,65	63,44
<b>CENTRAL REGION</b>	<b>87,991</b>	<b>1443,55</b>	<b>1142,69</b>	<b>88,09,487</b>	<b>44164,63</b>	<b>35599,61</b>
Madhya Pradesh	13,809	723,62	555,33	25,92,335	17282,03	13727,42
Uttar Pradesh	74,182	719,93	587,36	62,17,152	26882,60	21872,19
<b>WESTERN REGION</b>	<b>2,71,887</b>	<b>20039,81</b>	<b>15965,04</b>	<b>68,35,213</b>	<b>157300,53</b>	<b>120711,99</b>
Goa	7,533	331,93	249,27	1,09,939	1911,62	1458,82
Gujarat	16,855	2487,71	2041,72	19,06,662	28745,42	22220,12
Maharashtra	2,47,349	17116,25	13585,88	48,10,285	126119,06	96625,39
Dadra & Nagar Haveli	76	61,72	49,66	3,780	181,36	136,92
Daman & Diu	74	42,19	38,50	4,547	343,07	270,73
<b>SOUTHERN REGION</b>	<b>18,64,405</b>	<b>22384,98</b>	<b>18623,44</b>	<b>199,07,366</b>	<b>129841,38</b>	<b>107803,91</b>
Andhra Pradesh	2,02,892	3095,72	2715,22	64,09,809	30872,31	26557,42
Karnataka	2,93,273	4020,28	3279,78	43,31,049	32216,09	25527,83
Kerala	7,81,903	5073,23	4205,83	34,57,915	16250,18	13850,18
Tamil Nadu	5,80,934	10084,72	8331,89	56,11,808	49905,46	41390,59
Lakshadweep	—	—	—	1,888	6,25	5,14
Pondicherry	5,403	111,02	90,72	94,897	591,09	472,74
<b>ALL-INDIA</b>	<b>25,10,079</b>	<b>54199,20</b>	<b>44161,26</b>	<b>523,05,456</b>	<b>475451,38</b>	<b>382425,03</b>