# 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 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 |
| **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 |
| **ALL-INDIA** | **10720,161** | **11727,93** | **10322,15** | **2306,392** | **17987,11** | **15791,46** | **333,698** | **101591,97** | **81430,97** |

**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 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 |
| **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 |
| **ALL-INDIA** | **18658,829** | **19402,35** | **17475,74** | **4141,792** | **29609,67** | **26144,29** | **659,171** | **180096,01** | **144488,95** |

**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 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 |
| **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 |
| **ALL-INDIA** | **843,170** | **1143,32** | **482,17** | **869,077** | **4879,69** | **2215,75** | **124,676** | **41689,80** | **28633,70** |

**REGIONAL RURAL BANKS** (Amount in Rupeess 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 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 |
| **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 |
| **ALL-INDIA** | **10749,856** | **9443,70** | **8184,05** | **347,854** | **2335,88** | **2010,37** | **40,701** | **1344,76** | **1084,17** |

**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 Out-standing | No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts | Credit Limit | Amount Out-standing |
| | 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 |
| **ALL-INDIA** | **1775,330** | **2022,23** | **1820,86** | **584,105** | **4386,07** | **3834,72** | **150,644** | **47790,90** | **38505,68** |

**ALL SCHEDULED COMMERCIAL BANKS**

| | RS.25,000 AND LESS | | | ABOVE RS.25,000 AND UPTO RS.2 LAKH | | | ABOVE RS.2 LAKH | | |
|---|---|---|---|---|---|---|---|---|---|
| **POPULATION GROUP** | **No. of Accounts** | **Credit Limit** | **Amount Out-standing** | **No. of Accounts** | **Credit Limit** | **Amount Out-standing** | **No. of Accounts** | **Credit Limit** | **Amount Out-standing** |
| | **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 |
| **ALL-INDIA** | **42747,346** | **43739,53** | **38284,97** | **8249,220** | **59198,42** | **49996,59** | **1308,890** | **372513,43** | **294143,47** |