

**TABLE 5.2 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED  
COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT : 2002**

| (Amount in Rs. crore)                  |                                        |               |               |                    |               |               |
|----------------------------------------|----------------------------------------|---------------|---------------|--------------------|---------------|---------------|
| Credit limit range                     | As on March 31                         |               |               |                    |               |               |
|                                        | State Bank of India and its Associates |               |               | Nationalised Banks |               |               |
|                                        | No. of                                 | Credit        | Amount        | No. of             | Credit        | Amount        |
|                                        | Accounts                               | Limit         | Outstanding   | Accounts           | Limit         | Outstanding   |
|                                        | (1)                                    | (2)           | (3)           | (4)                | (5)           | (6)           |
| Rs.25,000 or less                      | 8133455                                | 10909         | 9386          | 15470576           | 18998         | 16624         |
|                                        | (63.2)                                 | (4.8)         | (5.7)         | (63.9)             | (5.1)         | (5.4)         |
| Above Rs.25,000 and upto Rs.2 lakh     | 4091844                                | 31278         | 25375         | 7681162            | 52865         | 44317         |
|                                        | (31.8)                                 | (13.7)        | (15.5)        | (31.7)             | (14.2)        | (14.3)        |
| Above Rs.2 lakh and upto Rs.5 lakh     | 466848                                 | 15316         | 13361         | 704906             | 23301         | 20859         |
|                                        | (3.6)                                  | (6.7)         | (8.2)         | (2.9)              | (6.3)         | (6.7)         |
| Above Rs.5 lakh and upto Rs.10 lakh    | 89938                                  | 6823          | 5621          | 183297             | 13940         | 12278         |
|                                        | (0.7)                                  | (3.0)         | (3.4)         | (0.8)              | (3.8)         | (4.0)         |
| Above Rs.10 lakh and upto Rs.25 lakh   | 41076                                  | 6932          | 5493          | 95241              | 16005         | 13819         |
|                                        | (0.3)                                  | (3.0)         | (3.4)         | (0.4)              | (4.3)         | (4.5)         |
| Above Rs.25 lakh and upto Rs.50 lakh   | 16177                                  | 6116          | 4695          | 38525              | 14394         | 11923         |
|                                        | (0.1)                                  | (2.7)         | (2.9)         | (0.2)              | (3.9)         | (3.8)         |
| Above Rs.50 lakh and upto Rs.1 crore   | 9735                                   | 7430          | 5545          | 20374              | 15255         | 12519         |
|                                        | (0.1)                                  | (3.2)         | (3.4)         | (0.1)              | (4.1)         | (4.0)         |
| Above Rs.1 crore and upto Rs.4 crore   | 9244                                   | 19435         | 14971         | 17990              | 36533         | 30323         |
|                                        | (0.1)                                  | (8.5)         | (9.1)         | (0.1)              | (9.8)         | (9.8)         |
| Above Rs.4 crore and upto Rs.6 crore   | 1643                                   | 8199          | 6048          | 2697               | 13477         | 10946         |
|                                        | (--)                                   | (3.6)         | (3.7)         | (--)               | (3.6)         | (3.5)         |
| Above Rs.6 crore and upto Rs.10 crore  | 1427                                   | 11582         | 8305          | 2377               | 19090         | 14845         |
|                                        | (--)                                   | (5.1)         | (5.1)         | (--)               | (5.1)         | (4.8)         |
| Above Rs.10 crore and upto Rs.25 crore | 1058                                   | 17167         | 12635         | 1896               | 30778         | 24365         |
|                                        | (--)                                   | (7.5)         | (7.7)         | (--)               | (8.3)         | (7.9)         |
| Above Rs.25 crore                      | 687                                    | 87452         | 52253         | 1192               | 116503        | 97446         |
|                                        | (--)                                   | (38.2)        | (31.9)        | (--)               | (31.4)        | (31.4)        |
| <b>Total</b>                           | <b>12863132</b>                        | <b>228639</b> | <b>163688</b> | <b>24220233</b>    | <b>371139</b> | <b>310264</b> |
|                                        | (100.0)                                | (100.0)       | (100.0)       | (100.0)            | (100.0)       | (100.0)       |

| (Amount in Rs. crore)                  |                    |                 |                       |                      |                 |                       |
|----------------------------------------|--------------------|-----------------|-----------------------|----------------------|-----------------|-----------------------|
| Credit limit range                     | As on March 31     |                 |                       |                      |                 |                       |
|                                        | Foreign Banks      |                 |                       | Regional Rural Banks |                 |                       |
|                                        | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts   | Credit<br>Limit | Amount<br>Outstanding |
|                                        | (7)                | (8)             | (9)                   | (10)                 | (11)            | (12)                  |
| Rs.25,000 or less                      | 1002012            | 1792            | 880                   | 10931669             | 11536           | 9642                  |
|                                        | (30.3)             | (2.4)           | (1.8)                 | (86.6)               | (50.2)          | (51.1)                |
| Above Rs.25,000 and upto Rs.2 lakh     | 2084378            | 11050           | 3853                  | 1611457              | 8496            | 6793                  |
|                                        | (63.1)             | (14.7)          | (8.0)                 | (12.8)               | (37.0)          | (36.0)                |
| Above Rs.2 lakh and upto Rs.5 lakh     | 165976             | 4941            | 3340                  | 78063                | 2280            | 1905                  |
|                                        | (5.0)              | (6.6)           | (6.9)                 | (0.6)                | (9.9)           | (10.1)                |
| Above Rs.5 lakh and upto Rs.10 lakh    | 30739              | 2122            | 1658                  | 4400                 | 316             | 253                   |
|                                        | (0.9)              | (2.8)           | (3.4)                 | (--)                 | (1.4)           | (1.3)                 |
| Above Rs.10 lakh and upto Rs.25 lakh   | 12073              | 1902            | 1566                  | 1197                 | 193             | 155                   |
|                                        | (0.4)              | (2.5)           | (3.3)                 | (--)                 | (0.8)           | (0.8)                 |
| Above Rs.25 lakh and upto Rs.50 lakh   | 3300               | 1224            | 992                   | 196                  | 68              | 52                    |
|                                        | (0.1)              | (1.6)           | (2.1)                 | (--)                 | (0.3)           | (0.3)                 |
| Above Rs.50 lakh and upto Rs.1 crore   | 1649               | 1299            | 1013                  | 50                   | 36              | 31                    |
|                                        | (--)               | (1.7)           | (2.1)                 | (--)                 | (0.2)           | (0.2)                 |
| Above Rs.1 crore and upto Rs.4 crore   | 2350               | 5216            | 4081                  | 28                   | 48              | 38                    |
|                                        | (0.1)              | (6.9)           | (8.5)                 | (--)                 | (0.2)           | (0.2)                 |
| Above Rs.4 crore and upto Rs.6 crore   | 669                | 3371            | 2437                  | -                    | -               | -                     |
|                                        | (--)               | (4.5)           | (5.1)                 | (--)                 | (--)            | (--)                  |
| Above Rs.6 crore and upto Rs.10 crore  | 688                | 5676            | 4201                  | -                    | -               | -                     |
|                                        | (--)               | (7.5)           | (8.7)                 | (--)                 | (--)            | (--)                  |
| Above Rs.10 crore and upto Rs.25 crore | 735                | 12111           | 8319                  | -                    | -               | -                     |
|                                        | (--)               | (16.1)          | (17.3)                | (--)                 | (--)            | (--)                  |
| Above Rs.25 crore                      | 407                | 24509           | 15814                 | -                    | -               | -                     |
|                                        | (--)               | (32.6)          | (32.8)                | (--)                 | (--)            | (--)                  |
| Total                                  | 3304976            | 75213           | 48154                 | 12627060             | 22973           | 18869                 |
|                                        | (100.0)            | (100.0)         | (100.0)               | (100.0)              | (100.0)         | (100.0)               |

(Amount in Rs. crore)

| Credit limit range                     | As on March 31                   |         |             |                                |         |             |
|----------------------------------------|----------------------------------|---------|-------------|--------------------------------|---------|-------------|
|                                        | Other Scheduled Commercial Banks |         |             | All Scheduled Commercial Banks |         |             |
|                                        | No. of                           | Credit  | Amount      | No. of                         | Credit  | Amount      |
|                                        | Accounts                         | Limit   | Outstanding | Accounts                       | Limit   | Outstanding |
|                                        | (13)                             | (14)    | (15)        | (16)                           | (17)    | (18)        |
| Rs.25,000 or less                      | 1784811                          | 2405    | 1970        | 37322523                       | 45639   | 38501       |
|                                        | (52.9)                           | (1.5)   | (1.7)       | (66.2)                         | (5.3)   | (5.9)       |
| Above Rs.25,000 and upto Rs.2 lakh     | 1338486                          | 9241    | 6810        | 16807327                       | 112930  | 87148       |
|                                        | (10.4)                           | (5.9)   | (5.9)       | (29.8)                         | (13.2)  | (13.3)      |
| Above Rs.2 lakh and upto Rs.5 lakh     | 148492                           | 4964    | 4251        | 1564285                        | 50803   | 43716       |
|                                        | (4.4)                            | (3.2)   | (3.7)       | (2.8)                          | (5.9)   | (6.7)       |
| Above Rs.5 lakh and upto Rs.10 lakh    | 44358                            | 3426    | 2933        | 352732                         | 26627   | 22742       |
|                                        | (1.3)                            | (2.2)   | (2.5)       | (0.6)                          | (3.1)   | (3.5)       |
| Above Rs.10 lakh and upto Rs.25 lakh   | 26236                            | 4487    | 3694        | 175823                         | 29519   | 24726       |
|                                        | (0.8)                            | (2.8)   | (3.2)       | (0.3)                          | (3.5)   | (3.8)       |
| Above Rs.25 lakh and upto Rs.50 lakh   | 10878                            | 4113    | 3327        | 69076                          | 25916   | 20989       |
|                                        | (0.3)                            | (2.6)   | (2.9)       | (0.1)                          | (3.0)   | (3.2)       |
| Above Rs.50 lakh and upto Rs.1 crore   | 6638                             | 5118    | 4091        | 38446                          | 29138   | 23198       |
|                                        | (0.2)                            | (3.3)   | (3.6)       | (0.1)                          | (3.4)   | (3.5)       |
| Above Rs.1 crore and upto Rs.4 crore   | 7678                             | 16395   | 12637       | 37290                          | 77628   | 62051       |
|                                        | (0.2)                            | (10.4)  | (11.0)      | (0.1)                          | (9.1)   | (9.5)       |
| Above Rs.4 crore and upto Rs.6 crore   | 1721                             | 8645    | 6496        | 6730                           | 33692   | 25927       |
|                                        | (0.1)                            | (5.5)   | (5.6)       | (--)                           | (3.9)   | (4.0)       |
| Above Rs.6 crore and upto Rs.10 crore  | 1565                             | 13322   | 9850        | 6057                           | 49669   | 37201       |
|                                        | (--)                             | (8.5)   | (8.6)       | (--)                           | (5.8)   | (5.7)       |
| Above Rs.10 crore and upto Rs.25 crore | 1325                             | 21780   | 16597       | 5014                           | 81835   | 61917       |
|                                        | (--)                             | (13.8)  | (14.4)      | (--)                           | (9.6)   | (9.4)       |
| Above Rs.25 crore                      | 790                              | 63568   | 42365       | 3076                           | 292032  | 207878      |
|                                        | (--)                             | (40.4)  | (36.8)      | (--)                           | (34.1)  | (31.7)      |
| Total                                  | 3372978                          | 157464  | 115021      | 56388379                       | 855428  | 655994      |
|                                        | (100.0)                          | (100.0) | (100.0)     | (100.0)                        | (100.0) | (100.0)     |

**Notes**

1: Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2.1, 2.2, 3.1 and 3.2

2. Figures in brackets indicate percent share in total.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 31, March 2002.