

**TABLE No. 4.1 - SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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.25,000 and upto Rs.50,000	50,395	185,28	160,87	22,144	74,56	60,84	51,743	186,98	167,56
Above Rs.50,000 and upto Rs.1 Lakh	92,560	737,12	623,60	24,685	188,96	156,23	28,576	223,14	204,30
Above Rs.1 Lakh and upto Rs.2 Lakh	1,10,255	1477,46	1321,84	10,633	151,29	136,04	79,985	1237,93	1168,91
Above Rs.2 Lakh and upto Rs.5 Lakh	12,617	359,36	317,85	1,650	46,92	40,32	34,837	1041,39	951,09
Above Rs.5 Lakh and upto Rs.10 Lakh	1,813	120,49	110,07	322	23,70	18,59	1,773	131,07	108,28
Above Rs.10 Lakh and upto Rs.25 Lakh	480	73,31	46,85	322	53,85	39,69	1,550	261,73	192,42
Above Rs.25 Lakh and upto Rs.50 Lakh	55	21,05	12,35	170	59,30	43,27	755	284,14	215,80
Above Rs.50 Lakh and upto Rs.1 Crore	46	36,45	25,35	111	77,73	63,86	516	382,18	300,71
Above Rs.1 Crore and upto Rs.4 Crore	47	87,40	67,63	107	226,33	181,90	434	905,59	712,92
Above Rs.4 Crore and upto Rs.6 Crore	1	5,75	5,75	15	73,28	58,70	97	483,23	401,61
Above Rs.6 Crore and upto Rs.10 Crore	—	—	—	14	109,19	80,56	72	568,15	457,70
Above Rs. 10 Crore	—	—	—	14	263,99	209,40	58	1239,29	1058,81
TOTAL	2,68,269	3103,67	2692,16	60,187	1349,09	1089,38	2,00,396	6944,82	5940,12

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%			15% AND ABOVE BUT LESS THAN 16%		
	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.25,000 and upto Rs.50,000	8,09,245	2989,02	2716,12	7,52,810	2858,61	2644,55	3,29,224	1220,89	1136,67
Above Rs.50,000 and upto Rs.1 Lakh	4,42,074	3458,79	2986,84	4,79,143	3791,34	3324,40	1,73,547	1357,17	1161,53
Above Rs.1 Lakh and upto Rs.2 Lakh	3,36,344	5486,13	4583,05	3,86,018	6214,17	5096,55	2,84,687	4160,51	3696,67
Above Rs.2 Lakh and upto Rs.5 Lakh	36,792	1130,19	929,80	52,711	1597,57	1304,39	69,681	2197,43	1847,67
Above Rs.5 Lakh and upto Rs.10 Lakh	8,953	676,46	535,15	10,868	825,28	502,71	16,039	1195,45	962,25
Above Rs.10 Lakh and upto Rs.25 Lakh	7,208	1207,36	895,56	6,891	1079,31	639,47	9,360	1533,10	1222,50
Above Rs.25 Lakh and upto Rs.50 Lakh	4,105	1539,40	1115,54	2,191	804,83	596,27	3,047	1108,74	855,85
Above Rs.50 Lakh and upto Rs.1 Crore	2,620	1961,94	1491,68	1,341	948,02	697,69	1,712	1273,30	968,88
Above Rs.1 Crore and upto Rs.4 Crore	2,913	6165,70	4884,08	1,071	2294,74	1733,53	1,948	3978,59	3215,03
Above Rs.4 Crore and upto Rs.6 Crore	562	2801,41	2279,63	255	1275,44	972,45	375	1868,14	1542,80
Above Rs.6 Crore and upto Rs.10 Crore	465	3711,47	2824,65	196	1621,55	1298,78	296	2390,92	1897,67
Above Rs. 10 Crore	405	10386,79	8869,49	355	22740,85	19785,14	389	13434,50	11848,96
TOTAL	16,51,686	41514,66	34111,57	16,93,850	46051,71	38595,93	8,90,305	35718,73	30356,48

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 1998**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	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.25,000 and upto Rs.50,000	3,60,611	1410,01	1125,37	1,27,378	464,37	418,83	1,01,856	359,50	377,89
Above Rs.50,000 and upto Rs.1 Lakh	1,09,257	828,67	704,31	78,317	592,01	505,37	69,403	487,42	384,40
Above Rs.1 Lakh and upto Rs.2 Lakh	84,178	1320,49	1153,89	63,687	1018,46	884,92	65,501	1068,61	938,83
Above Rs.2 Lakh and upto Rs.5 Lakh	95,828	3173,09	2674,09	1,07,023	3585,42	3016,03	1,41,774	4755,46	3991,67
Above Rs.5 Lakh and upto Rs.10 Lakh	23,951	1817,48	1498,85	29,656	2262,24	1919,27	40,730	3126,95	2704,92
Above Rs.10 Lakh and upto Rs.25 Lakh	16,003	2734,26	2259,52	18,985	3208,18	2717,32	25,696	4340,28	3797,87
Above Rs.25 Lakh and upto Rs.50 Lakh	6,223	2324,06	1827,30	8,721	3225,87	2586,41	11,564	4318,36	3682,28
Above Rs.50 Lakh and upto Rs.1 Crore	4,722	3601,07	3051,59	4,915	3642,55	3014,51	6,881	5135,83	4386,18
Above Rs.1 Crore and upto Rs.4 Crore	3,733	7484,07	5958,67	4,702	9559,68	7963,30	7,136	14368,07	12366,82
Above Rs.4 Crore and upto Rs.6 Crore	623	3101,24	2394,50	679	3345,68	2727,85	1,050	5220,16	4380,10
Above Rs.6 Crore and upto Rs.10 Crore	443	3556,31	2751,54	531	4171,99	3320,23	727	5727,70	4684,95
Above Rs. 10 Crore	395	11631,65	10016,78	400	10167,45	7947,93	598	13430,29	10717,71
TOTAL	7,05,967	42982,38	35416,40	4,44,994	45243,90	37021,98	4,72,916	62338,62	52413,62

CREDIT LIMIT RANGE	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33
Above Rs.25,000 and upto Rs.50,000	49,087	186,02	175,75	26,54,493	9935,22	8984,46
Above Rs.50,000 and upto Rs.1 Lakh	77,041	609,74	502,04	15,74,603	12274,35	10553,01
Above Rs.1 Lakh and upto Rs.2 Lakh	47,981	734,59	637,23	14,69,269	22869,64	19617,92
Above Rs.2 Lakh and upto Rs.5 Lakh	72,418	2421,13	2043,60	6,25,331	20307,95	17116,50
Above Rs.5 Lakh and upto Rs.10 Lakh	17,499	1328,14	1187,11	1,51,604	11507,27	9547,19
Above Rs.10 Lakh and upto Rs.25 Lakh	10,075	1675,81	1541,38	96,570	16167,18	13352,59
Above Rs.25 Lakh and upto Rs.50 Lakh	4,425	1651,01	1521,86	41,256	15336,77	12456,92
Above Rs.50 Lakh and upto Rs.1 Crore	2,775	2089,83	1787,83	25,639	19148,89	15788,29
Above Rs.1 Crore and upto Rs.4 Crore	2,954	6001,91	5177,03	25,045	51072,06	42260,90
Above Rs.4 Crore and upto Rs.6 Crore	395	1969,71	1661,31	4,052	20144,03	16424,69
Above Rs.6 Crore and upto Rs.10 Crore	255	2029,62	1698,24	2,999	23886,91	19014,32
Above Rs. 10 Crore	207	4489,23	3598,56	2,821	87784,03	74052,78
TOTAL	2,85,112	25186,73	21531,94	66,73,682	310434,30	259169,57

**TABLE No. 4.2 - INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION
OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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%	6	5,58	4,33	4	5	4	100	10,88	4,45
6% and above but less than 10%	800	87,14	74,76	341	130,61	117,51	1,114	100,20	78,91
10% and above but less than 12%	4,825	656,17	551,45	3,262	207,62	167,34	8,479	529,74	416,17
12% and above but less than 14%	1,98,074	6338,96	5191,30	1,17,189	2165,79	1522,33	2,56,829	3196,33	2766,67
14% and above but less than 15%	2,21,598	13038,31	10312,60	1,00,388	3473,56	2868,91	2,25,036	9362,83	7916,73
15% and above but less than 16%	84,086	8912,12	6888,80	95,448	4312,12	3654,88	1,51,410	7255,34	6341,79
16% and above but less than 17%	1,20,690	20112,06	15926,77	62,443	2872,33	2110,63	1,58,008	6341,25	5677,00
17% and above but less than 18%	99,829	20913,73	16567,33	36,781	2774,26	2030,34	54,233	6790,16	5998,58
18% and above but less than 20%	1,16,093	26884,90	22130,33	55,235	6556,31	5077,99	60,330	9954,43	8878,08
20% and above	43,131	8988,44	7503,13	53,658	4387,18	3610,36	38,455	4239,20	3614,02
Total Loans & Advances	8,89,132	105937,40	85150,80	5,24,749	26879,83	21160,34	9,53,994	47780,34	41692,41

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%	8,041	69,01	59,33	2,60,118	3018,14	2624,00	—	—	—
6% and above but less than 10%	15,747	135,10	111,11	41,870	492,50	421,49	315	403,54	285,59
10% and above but less than 12%	26,860	634,40	550,14	1,55,730	3137,38	2840,19	1,240	1779,51	1414,82
12% and above but less than 14%	3,74,736	4323,07	3813,81	6,91,415	9798,73	8553,07	13,443	15691,79	12264,40
14% and above but less than 15%	3,78,215	6414,19	5774,30	7,66,739	13369,88	11436,25	1,874	392,94	287,14
15% and above but less than 16%	2,99,047	6789,93	6346,85	2,59,155	7789,46	6609,97	1,159	659,77	514,19
16% and above but less than 17%	2,02,579	3973,16	3310,53	1,61,450	9236,32	8084,13	797	447,26	307,35
17% and above but less than 18%	1,16,706	4358,11	3793,89	1,35,279	8950,29	7478,70	2,166	1457,35	1153,14
18% and above but less than 20%	1,09,728	6475,36	5672,09	1,30,016	11196,16	9676,88	1,514	1271,47	978,24
20% and above	83,304	3251,34	2840,29	66,555	4315,20	3959,66	9	5,37	4,48
Total Loans & Advances	16,14,963	36423,69	32272,33	26,68,327	71304,06	61684,35	22,517	22108,99	17209,35

See Notes on Tables.

**TABLE No. 4.3 - INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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%	255	125,52	88,24	790	73,03	43,39	—	—	—
6% and above but less than 10%	306	158,20	128,88	779	79,50	67,57	218	379,42	275,06
10% and above but less than 12%	649	246,52	190,04	2,415	370,93	297,58	1,460	2203,63	1843,81
12% and above but less than 14%	1,662	3453,05	3019,18	5,329	634,41	568,09	11,754	14625,44	11531,94
14% and above but less than 15%	2,723	16584,90	14766,14	5,102	690,86	583,65	7,946	9818,89	7652,77
15% and above but less than 16%	1,347	5517,97	5033,74	1,986	388,00	313,24	10,930	15168,30	12678,15
16% and above but less than 17%	2,019	5932,79	5155,45	1,543	440,73	387,50	16,640	18136,72	14514,39
17% and above but less than 18%	1,803	4249,62	3099,93	1,393	307,16	257,15	22,870	23388,29	19209,64
18% and above but less than 20%	1,387	2932,76	2348,53	1,302	654,76	566,69	35,330	36063,87	30223,04
20% and above	410	753,02	712,21	464	122,73	111,03	17,642	14081,59	11973,07
Total Loans & Advances	12,561	39954,35	34542,33	21,103	3762,10	3195,88	1,24,790	133866,15	109901,87

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%	3	20	15	—	—	—	2,67,221	2904,93	2560,38
6% and above but less than 10%	2,902	276,02	222,70	2	8,00	8,66	55,863	442,06	376,04
10% and above but less than 12%	14,349	1357,39	1102,98	34	7,22	4,73	1,81,142	2755,41	2497,49
12% and above but less than 14%	3,11,615	11043,09	9086,83	414	406,18	354,91	13,19,717	11340,82	9539,07
14% and above but less than 15%	3,43,830	6965,02	5555,53	441	24,75	21,03	13,33,219	11961,60	10011,57
15% and above but less than 16%	1,56,181	6414,45	5189,30	277	139,31	117,37	7,18,723	8078,65	7013,77
16% and above but less than 17%	1,21,640	10016,89	8305,67	284	138,29	113,39	5,63,765	8296,52	6924,05
17% and above but less than 18%	1,25,685	11257,02	9309,82	275	172,67	147,71	2,92,813	5866,84	4995,80
18% and above but less than 20%	1,52,913	15642,46	13419,14	374	207,78	145,97	2,81,473	6828,36	5702,99
20% and above	63,860	6221,78	5471,88	86	22,76	21,08	2,02,555	3979,02	3237,16
Total Loans & Advances	12,92,978	69194,31	57664,00	2,187	1126,96	934,85	52,16,491	62454,20	52858,32

See Notes on Tables.

**TABLE No. 4.4 - TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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	3,650	18104,28	14978,32	4,446	363,48	300,41	59,001	49090,64	37542,62
Overdraft	639	4026,69	3640,34	1,241	171,81	134,27	13,786	9724,48	7177,39
Demand Loans	1,238	6058,66	5435,51	1,204	107,01	87,47	11,224	29066,41	25162,32
Medium Term Loans	2,169	4573,74	4329,97	4,052	512,43	455,34	11,851	11313,12	10441,57
Long Term Loans	4,795	6439,07	5613,25	10,101	2595,78	2208,13	22,686	20932,91	19000,85
Packing Credit	70	751,92	544,93	59	11,59	10,25	6,242	13738,59	10577,12
Inland & Foreign Bills Purchased/Discounted	1,267	2964,09	2180,96	60	59,09	31,13	25,086	25042,12	16717,35
Total	13,828	42918,44	36723,29	21,163	3821,19	3227,01	1,49,876	158908,27	126619,22

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	5,91,258	31725,23	26474,60	784	461,54	341,40	2,29,961	6190,53	5511,67
Overdraft	1,44,582	7069,36	5859,06	202	23,91	18,32	3,64,063	5833,17	4306,51
Demand Loans	80,100	4669,62	4098,08	153	92,14	87,26	8,59,104	7779,86	6815,41
Medium Term Loans	1,55,967	5799,38	4990,60	316	325,02	293,86	14,40,582	13896,91	11757,94
Long Term Loans	3,08,154	12789,28	10533,11	685	193,31	173,13	23,19,602	28319,89	24119,50
Packing Credit	12,917	7141,44	5708,55	47	31,04	20,88	3,179	433,85	347,29
Inland & Foreign Bills Purchased/Discounted	47,827	13662,67	9883,30	132	72,36	60,17	7,435	937,40	743,90
Total	13,40,805	82856,98	67547,30	2,319	1199,32	995,01	52,23,926	63391,60	53602,22

See Notes on Tables.

**TABLE No.4.5 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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
NORTHERN REGION	24,66,912	10101,19	8519,39	12,78,875	7339,66	6140,33
Haryana	4,17,403	2211,46	1727,59	2,30,417	1709,19	1422,60
Himachal Pradesh	2,21,181	901,00	748,73	51,658	457,96	371,38
Jammu & Kashmir	1,67,636	338,54	291,54	42,419	260,69	212,79
Punjab	5,64,933	3488,37	3024,74	3,65,563	2826,75	2345,84
Rajasthan	10,75,530	2732,83	2338,66	5,79,710	1838,19	1573,49
Chandigarh	2,875	173,58	161,18	3,695	108,89	91,91
Delhi	17,354	255,41	226,94	5,413	137,98	122,32
NORTH-EASTERN REGION	9,08,821	1309,02	1240,04	3,55,557	1073,36	995,34
Arunachal Pradesh	38,351	77,98	69,68	166	45	43
Assam	5,27,308	897,22	867,34	2,18,431	749,63	682,56
Manipur	33,481	56,80	59,87	20,200	59,12	60,94
Meghalaya	55,771	106,58	63,13	9,119	53,36	47,08
Mizoram	12,469	19,11	18,47	3,833	11,10	11,15
Nagaland	17,354	26,75	25,69	29,012	95,03	92,23
Tripura	2,24,087	124,60	135,85	74,796	104,66	100,94
EASTERN REGION	72,37,038	7730,27	6908,59	22,46,517	4990,35	4458,83
Bihar	29,73,763	3283,90	2879,54	10,24,049	2176,78	1936,17
Orissa	17,78,805	1691,64	1550,48	4,59,541	1205,49	1060,39
Sikkim	14,084	24,44	20,73	4,940	36,38	29,65
West Bengal	24,61,338	2714,30	2443,95	7,52,172	1544,28	1408,05
Andaman & Nicobar Islands	9,048	15,99	13,89	5,815	27,43	24,56
CENTRAL REGION	53,69,486	11006,94	9051,70	21,83,553	8750,06	7122,80
Madhya Pradesh	14,80,881	3713,59	3156,04	7,61,489	3049,44	2533,52
Uttar Pradesh	38,88,605	7293,36	5895,66	14,22,064	5700,62	4589,28
WESTERN REGION	24,40,805	9490,67	7737,07	15,57,266	9000,47	7467,96
Goa	48,341	328,85	259,08	51,786	1169,79	941,69
Gujarat	8,87,696	4441,48	3306,94	5,47,183	3932,48	3122,34
Maharashtra	15,01,553	4553,61	4034,93	9,51,579	3682,78	3232,53
Dadra & Nagar Haveli	2,971	165,53	134,91	2,025	3,23	2,97
Daman & Diu	244	1,20	1,21	4,693	212,19	168,45
SOUTHERN REGION	83,38,020	16212,91	14675,34	74,61,081	23092,50	20325,03
Andhra Pradesh	32,77,533	5613,10	5190,64	18,31,588	4873,51	4276,26
Karnataka	20,23,407	4218,72	3825,46	11,46,844	3917,85	3486,90
Kerala	4,52,548	1119,78	994,60	27,10,520	7701,11	6697,57
Tamil Nadu	25,52,757	5171,09	4592,74	17,50,087	6483,75	5755,82
Lakshadweep	1,822	3,86	3,74	—	—	—
Pondicherry	29,953	86,37	68,17	22,042	116,28	108,49
ALL-INDIA	267,61,082	55851,00	48132,14	150,82,849	54246,41	46510,29

**TABLE No.4.5 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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
NORTHERN REGION	8,97,861	15157,27	13000,26	9,16,536	44012,64	36142,56
Haryana	2,42,609	4311,30	3616,66	—	—	—
Himachal Pradesh	—	—	—	—	—	—
Jammu & Kashmir	71,947	1631,95	1562,21	—	—	—
Punjab	2,43,897	3361,34	2805,77	73,418	3237,81	2667,29
Rajasthan	2,78,420	3000,90	2500,16	1,23,372	2951,34	2495,88
Chandigarh	60,988	2851,79	2515,46	—	—	—
Delhi	—	—	—	7,19,746	37823,50	30979,39
NORTH-EASTERN REGION	2,76,656	1005,64	944,55	—	—	—
Arunachal Pradesh	—	—	—	—	—	—
Assam	2,19,469	812,41	757,37	—	—	—
Manipur	13,947	41,25	44,05	—	—	—
Meghalaya	14,495	56,75	52,93	—	—	—
Mizoram	5,306	30,88	24,58	—	—	—
Nagaland	—	—	—	—	—	—
Tripura	23,439	64,35	65,63	—	—	—
EASTERN REGION	10,34,246	7108,50	6347,53	7,25,123	18201,77	14224,64
Bihar	4,36,089	2956,19	2597,63	—	—	—
Orissa	2,09,470	1896,81	1691,21	—	—	—
Sikkim	—	—	—	—	—	—
West Bengal	3,88,687	2255,50	2058,69	7,25,123	18201,77	14224,64
Andaman & Nicobar Islands	—	—	—	—	—	—
CENTRAL REGION	12,56,435	11525,95	9634,37	4,71,563	7392,43	6424,60
Madhya Pradesh	3,84,564	4205,64	3489,35	2,12,382	3921,50	3418,12
Uttar Pradesh	8,71,871	7320,31	6145,01	2,59,181	3470,94	3006,48
WESTERN REGION	7,17,567	9703,18	7875,66	12,32,833	100501,33	80233,13
Goa	—	—	—	—	—	—
Gujarat	2,01,737	3029,67	2328,31	3,33,483	12707,27	9950,16
Maharashtra	5,15,830	6673,51	5547,35	8,99,350	87794,07	70282,97
Dadra & Nagar Haveli	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—
SOUTHERN REGION	27,19,740	26336,16	22001,62	14,91,465	46287,79	38473,10
Andhra Pradesh	8,43,311	6153,46	5237,76	3,20,054	9932,24	8481,16
Karnataka	5,24,998	3933,38	3330,56	5,03,490	14573,96	11774,00
Kerala	4,75,698	5495,20	4669,70	—	—	—
Tamil Nadu	8,40,141	10420,19	8469,57	6,67,921	21781,59	18217,95
Lakshadweep	—	—	—	—	—	—
Pondicherry	35,592	333,93	294,03	—	—	—
ALL-INDIA	69,02,505	70836,71	59803,99	48,37,520	216395,97	175498,03

**TABLE No. 4.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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
NORTHERN REGION	14,14,219	21879,05	17616,14	27,15,186	37796,82	32311,02
Haryana	1,57,533	2095,01	1733,83	5,01,506	4444,97	3766,53
Himachal Pradesh	64,075	430,12	344,77	1,58,951	746,50	623,30
Jammu & Kashmir	33,915	230,07	178,50	54,613	322,87	289,72
Punjab	3,58,169	4165,05	3297,71	7,53,504	7931,17	6885,52
Rajasthan	6,62,521	3653,64	3111,59	7,99,085	5000,70	4246,10
Chandigarh	16,804	1469,78	1328,11	43,516	1344,84	1176,53
Delhi	1,21,202	9835,38	7621,62	4,04,011	18005,76	15323,32
NORTH-EASTERN REGION	4,77,916	1090,56	948,68	6,23,480	1824,22	1776,79
Arunachal Pradesh	15,012	40,03	36,50	3,499	20,06	17,48
Assam	3,20,581	706,38	633,78	4,29,205	1420,57	1374,10
Manipur	16,693	43,07	43,04	42,860	107,63	115,55
Meghalaya	36,807	123,10	73,63	18,539	69,76	66,24
Mizoram	11,055	37,32	32,22	1,206	11,03	10,58
Nagaland	32,971	65,97	62,66	11,261	52,23	52,05
Tripura	44,797	74,69	66,85	1,16,910	142,94	140,78
EASTERN REGION	23,83,731	12839,95	10449,34	47,68,936	17828,55	15901,59
Bihar	8,55,705	2971,44	2640,81	17,90,531	4383,38	3888,95
Orissa	6,89,185	2160,91	1841,99	8,87,482	2000,45	1903,05
Sikkim	10,794	36,61	30,18	8,230	24,21	20,20
West Bengal	8,18,937	7650,29	5919,02	20,76,940	11397,79	10068,28
Andaman & Nicobar Islands	9,110	20,70	17,34	5,753	22,72	21,11
CENTRAL REGION	19,40,053	14036,92	11150,21	40,24,157	19664,43	16947,34
Madhya Pradesh	7,85,535	6963,45	5759,73	12,17,871	6392,26	5550,58
Uttar Pradesh	11,54,518	7073,47	5390,48	28,06,286	13272,17	11396,77
WESTERN REGION	15,82,063	31128,28	24976,51	32,35,706	65205,36	52354,35
Goa	24,213	310,09	280,13	69,980	1013,17	773,90
Gujarat	5,86,490	7597,13	5671,89	10,72,857	13524,83	10681,73
Maharashtra	9,67,094	23114,43	18938,76	20,87,315	50502,56	40764,60
Dadra & Nagar Haveli	864	42,02	37,69	4,066	63,53	51,54
Daman & Diu	3,402	64,60	48,05	1,488	101,26	82,59
SOUTHERN REGION	53,63,419	33843,07	29001,23	90,33,964	48378,80	41482,72
Andhra Pradesh	21,73,135	10898,78	9501,97	24,74,573	11325,31	9792,72
Karnataka	10,13,954	8174,57	6649,92	19,08,521	11944,68	10155,20
Kerala	10,49,924	4653,97	4097,95	10,23,589	4353,62	3780,63
Tamil Nadu	11,03,664	10010,14	8652,38	35,65,766	20452,88	17493,51
Lakshadweep	—	—	—	1,822	3,86	3,74
Pondicherry	22,742	105,61	99,01	59,693	298,45	256,91
ALL-INDIA	131,61,401	114817,84	94142,11	244,01,429	190698,17	160773,82

**TABLE No. 4.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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
NORTHERN REGION	2,04,437	9671,50	7536,06	9,82,136	1421,99	1239,56
Haryana	4,499	1125,50	785,85	2,22,686	388,94	335,06
Himachal Pradesh	74	94,67	77,87	49,329	76,34	63,78
Jammu & Kashmir	25	4,64	3,79	94,491	87,75	80,08
Punjab	1,805	371,07	280,71	1,27,935	180,70	167,08
Rajasthan	5,131	69,70	45,08	4,87,695	688,26	593,56
Chandigarh	4,894	129,46	89,51	—	—	—
Delhi	1,88,009	7876,46	6253,26	—	—	—
NORTH-EASTERN REGION	297	103,80	69,48	4,35,318	334,75	354,56
Arunachal Pradesh	—	—	—	19,924	12,42	11,49
Assam	297	103,80	69,48	2,12,251	204,92	208,90
Manipur	—	—	—	8,075	6,47	6,27
Meghalaya	—	—	—	23,569	20,89	20,56
Mizoram	—	—	—	9,347	12,75	11,40
Nagaland	—	—	—	1,537	1,33	1,15
Tripura	—	—	—	1,60,615	75,97	94,79
EASTERN REGION	3,21,670	3758,06	2510,58	37,55,251	2219,95	1925,78
Bihar	771	35,47	20,38	17,84,731	994,65	832,59
Orissa	12	15,66	11,13	8,69,966	600,97	531,20
Sikkim	—	—	—	—	—	—
West Bengal	3,20,887	3706,93	2479,07	11,00,554	624,33	561,99
Andaman & Nicobar Islands	—	—	—	—	—	—
CENTRAL REGION	5,468	564,49	426,40	32,08,902	3322,39	2779,76
Madhya Pradesh	3,928	131,81	98,09	8,19,311	930,16	780,04
Uttar Pradesh	1,540	432,68	328,30	23,89,591	2392,24	1999,73
WESTERN REGION	2,40,273	17783,52	13742,35	6,47,325	744,28	674,16
Goa	89	27,89	24,45	—	—	—
Gujarat	18,500	966,13	705,85	2,72,160	343,79	290,94
Maharashtra	2,21,666	16750,09	12983,07	3,75,165	400,49	383,22
Dadra & Nagar Haveli	8	19,04	13,92	—	—	—
Daman & Diu	10	20,36	15,07	—	—	—
SOUTHERN REGION	3,21,589	6927,10	5482,32	32,64,383	3408,23	3225,94
Andhra Pradesh	9,098	394,14	326,23	14,43,357	1342,35	1262,28
Karnataka	63,447	1856,54	1490,23	9,49,318	1324,64	1243,94
Kerala	4,107	202,06	171,29	6,01,588	525,12	514,60
Tamil Nadu	2,44,923	4423,18	3446,83	2,70,114	216,09	205,10
Lakshadweep	—	—	—	—	—	—
Pondicherry	14	51,17	47,75	6	2	2
ALL-INDIA	10,93,734	38808,46	29767,19	122,93,315	11451,59	10199,77

**TABLE No. 4.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1998**

(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
NORTHERN REGION	2,44,206	5841,41	5099,75	55,60,184	76610,77	63802,54
Haryana	4,205	177,54	145,59	8,90,429	8231,96	6766,86
Himachal Pradesh	410	11,33	10,37	2,72,839	1358,96	1120,10
Jammu & Kashmir	98,958	1585,84	1514,46	2,82,002	2231,18	2066,55
Punjab	6,398	266,29	212,62	12,47,811	12914,27	10843,64
Rajasthan	1,02,600	1110,94	911,86	20,57,032	10523,25	8908,19
Chandigarh	2,344	190,18	174,40	67,558	3134,26	2768,55
Delhi	29,291	2499,28	2130,45	7,42,513	38216,88	31328,65
NORTH-EASTERN REGION	4,023	34,69	30,41	15,41,034	3388,02	3179,92
Arunachal Pradesh	82	5,93	4,65	38,517	78,43	70,11
Assam	2,874	23,58	20,99	9,65,208	2459,26	2307,26
Manipur	—	—	—	67,628	157,17	164,86
Meghalaya	470	2,93	2,71	79,385	216,69	163,14
Mizoram	—	—	—	21,608	61,09	54,20
Nagaland	597	2,25	2,06	46,366	121,78	117,92
Tripura	—	—	—	3,22,322	293,61	302,42
EASTERN REGION	13,336	1384,39	1152,29	112,42,924	38030,89	31939,59
Bihar	2,163	31,93	30,61	44,33,901	8416,88	7413,34
Orissa	1,171	15,95	14,71	24,47,816	4793,94	4302,08
Sikkim	—	—	—	19,024	60,82	50,38
West Bengal	10,002	1336,50	1106,97	43,27,320	24715,83	20135,33
Andaman & Nicobar Islands	—	—	—	14,863	43,42	38,45
CENTRAL REGION	1,02,457	1087,16	929,76	92,81,037	38675,39	32233,48
Madhya Pradesh	12,671	472,49	408,60	28,39,316	14890,17	12597,03
Uttar Pradesh	89,786	614,67	521,17	64,41,721	23785,22	19636,45
WESTERN REGION	2,43,104	13834,23	11566,46	59,48,471	128695,66	103313,82
Goa	5,845	147,48	122,28	1,00,127	1498,63	1200,76
Gujarat	20,092	1679,01	1357,33	19,70,099	24110,90	18707,74
Maharashtra	2,17,072	11936,40	10028,15	38,68,312	102703,97	83097,78
Dadra & Nagar Haveli	58	44,18	34,74	4,996	168,77	137,88
Daman & Diu	37	27,16	23,96	4,937	213,39	169,65
SOUTHERN REGION	20,26,951	19372,16	16282,88	200,10,306	111929,36	95475,09
Andhra Pradesh	1,72,323	2611,73	2302,62	62,72,486	26572,31	23185,81
Karnataka	2,63,499	3343,47	2877,63	41,98,739	26643,90	22416,91
Kerala	9,59,558	4581,32	3797,40	36,38,766	14316,10	12361,87
Tamil Nadu	6,26,439	8754,33	7238,25	58,10,906	43856,61	37036,07
Lakshadweep	—	—	—	1,822	3,86	3,74
Pondicherry	5,132	81,32	66,99	87,587	536,58	470,69
ALL-INDIA	26,34,077	41554,03	35061,55	535,83,956	397330,09	329944,44