TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS MARCH 2001

(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	17,071	509,91	468,89	2,760	83,93	81,01	1,30,160	4190,43	4012,35
Above Rs.5 Lakh and upto Rs.10 Lakh	1,051	73,26	66,56	744	57,92	49,53	15,642	1215,46	1080,06
Above Rs.10 Lakh and upto Rs.25 Lakh	727	109,78	96,91	871	140,92	115,72	6,545	1120,26	874,31
Above Rs.25 Lakh and upto Rs.50 Lakh	68	24,65	8,89	409	156,66	108,89	3,754	1433,35	1090,68
Above Rs.50 Lakh and uptoRs.1 Crore	11	8,00	3,27	270	198,86	142,25	2,752	2141,00	1573,83
Above Rs.1 Crore and upto Rs.4 Crore	44	99,28	59,80	253	533,57	427,04	3,227	7016,67	5494,12
Above Rs.4 Crore and upto Rs.6 Crore	–	–	–	39	194,56	190,96	649	3273,09	2729,87
Above Rs.6 Crore and upto Rs.10 Crore	–	–	–	30	233,76	198,45	594	4820,82	3551,56
Above Rs.10 Crore and upto Rs.25 Crore	–	–	–	22	357,17	279,80	575	9248,23	6767,36
Above Rs. 25 Crore	–	–	–	8	802,13	569,13	364	47903,53	38566,85
TOTAL LOANS & ADVANCES	**18,972**	**824,88**	**704,30**	**5,406**	**2759,47**	**2162,77**	**1,64,262**	**82362,85**	**65740,99**

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	1,26,025	4041,89	3573,29	2,03,549	6726,88	5956,33	2,17,481	6813,85	5820,65
Above Rs.5 Lakh and upto Rs.10 Lakh	16,163	1179,45	926,83	37,895	2840,53	2377,77	37,210	2810,91	2311,42
Above Rs.10 Lakh and upto Rs.25 Lakh	7,375	1216,20	865,09	15,980	2624,98	2114,60	17,874	3026,89	2416,75
Above Rs.25 Lakh and upto Rs.50 Lakh	4,101	1698,97	1450,86	5,572	2093,28	1657,92	7,599	2855,89	2203,21
Above Rs.50 Lakh and upto Rs.1 Crore	1,627	1238,06	883,63	2,601	1986,63	1408,54	4,330	3270,95	2409,43
Above Rs.1 Crore and upto Rs.4 Crore	1,699	3663,77	2845,42	2,482	5287,43	3893,79	4,139	8695,17	6859,82
Above Rs.4 Crore and upto Rs.6 Crore	400	2002,30	1590,53	524	2605,73	1940,23	835	4120,00	3333,13
Above Rs.6 Crore and upto Rs.10 Crore	473	4021,54	2951,56	509	4224,33	3107,00	714	5769,92	4599,64
Above Rs.10 Crore and upto Rs.25 Crore	469	8150,27	6219,48	422	7107,59	5200,18	535	8845,33	7146,79
Above Rs. 25 Crore	524	55290,78	47452,11	269	19760,98	14466,79	248	17224,58	11559,41
TOTAL LOANS & ADVANCES	**1,58,856**	**82503,22**	**68758,80**	**2,69,803**	**55258,34**	**42123,16**	**2,90,965**	**63433,47**	**48660,24**

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 2001

(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	2,13,580	6865,20	5849,13	2,15,614	7227,01	6347,19	75,517	2441,44	2067,77
Above Rs.5 Lakh and upto Rs.10 Lakh	51,920	3952,17	3254,59	62,106	4848,39	4136,73	20,439	1564,97	1418,57
Above Rs.10 Lakh and upto Rs.25 Lakh	29,568	5002,21	4030,77	40,007	6895,98	5662,77	12,547	2135,93	1747,97
Above Rs.25 Lakh and upto Rs.50 Lakh	14,567	5481,05	4466,86	16,438	6199,06	4981,82	5,428	2024,90	1564,00
Above Rs.50 Lakh and upto Rs.1 Crore	7,335	5534,12	4652,74	8,267	6237,01	5026,90	2,836	2126,04	1744,53
Above Rs.1 Crore and upto Rs.4 Crore	6,965	14153,81	11460,99	6,930	13955,98	11068,62	2,524	5131,07	4243,98
Above Rs.4 Crore and upto Rs.6 Crore	1,043	5198,89	4031,22	888	4419,78	3455,06	340	1683,16	1316,56
Above Rs.6 Crore and upto Rs.10 Crore	856	6927,95	5397,18	659	5278,47	3714,72	222	1813,29	1392,89
Above Rs.10 Crore and upto Rs.25 Crore	627	10084,52	7427,06	486	7811,52	5138,53	153	2395,67	1927,86
Above Rs. 25 Crore	272	15413,35	10277,34	169	9367,01	5230,36	70	4019,42	2875,76
TOTAL LOANS & ADVANCES	**3,26,733**	**78613,29**	**60847,86**	**3,51,564**	**72240,21**	**54762,70**	**1,20,076**	**25335,87**	**20299,90**

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	55,278	1795,01	1486,68	33,848	997,94	889,54	12,90,883	41693,48	36552,81
Above Rs.5 Lakh and upto Rs.10 Lakh	15,071	1162,73	1016,08	5,662	437,94	370,34	2,63,903	20143,73	17008,47
Above Rs.10 Lakh and upto Rs.25 Lakh	9,038	1545,85	1334,80	3,348	571,85	521,24	1,43,880	24390,84	19780,91
Above Rs.25 Lakh and upto Rs.50 Lakh	4,335	1625,48	1216,10	1,647	626,28	525,13	63,918	24219,57	19274,37
Above Rs.50 Lakh and upto Rs.1 Crore	2,318	1758,94	1379,66	1,059	798,86	663,81	33,406	25298,47	19888,58
Above Rs.1 Crore and upto Rs.4 Crore	2,022	4030,00	3326,92	1,110	2251,32	1814,00	31,395	64818,07	51494,51
Above Rs.4 Crore and upto Rs.6 Crore	263	1301,90	1074,43	164	813,03	557,34	5,145	25612,45	20219,34
Above Rs.6 Crore and upto Rs.10 Crore	190	1460,66	1077,19	117	948,18	646,67	4,364	35498,91	26636,87
Above Rs.10 Crore and upto Rs.25 Crore	111	1723,11	1389,23	90	1394,10	922,15	3,490	57117,50	42418,43
Above Rs. 25 Crore	38	2804,47	2447,64	35	1610,57	900,58	1,997	174196,82	134345,97
TOTAL LOANS & ADVANCES	**88,664**	**19208,15**	**15748,74**	**47,080**	**10450,08**	**7810,80**	**18,42,381**	**492989,83**	**387620,26**

TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS MARCH 2001

(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	12,22	7,13	–	–	–	–	–	–
6% and above but less than 10%	323	205,23	99,35	444	130,30	91,00	383	268,82	86,62
10% and above but less than 12%	7,500	40549,09	33383,79	9,405	1774,60	1178,07	11,529	7154,02	5703,43
12% and above but less than 13%	19,018	25720,07	21455,31	19,321	6218,57	5112,24	13,460	12454,47	10007,83
13% and above but less than 14%	59,185	18588,88	12219,76	14,721	3569,87	2351,31	12,690	9063,67	7675,96
14% and above but less than 15%	72,828	26771,54	19418,36	20,605	4031,77	2529,24	13,405	8991,21	7473,28
15% and above but less than 16%	1,05,199	34183,14	27579,85	29,528	7309,26	4333,01	18,135	9356,22	7663,62
16% and above but less than 17%	1,30,365	29618,20	23864,02	36,142	8201,97	4989,50	13,584	10515,88	6628,56
17% and above but less than 18%	33,601	9473,30	7646,35	14,735	3025,19	2190,89	6,598	3982,17	3294,68
18% and above but less than 20%	25,699	6169,19	5206,04	11,473	3500,41	2873,36	6,238	2741,97	2351,00
20% and above	7,228	3201,42	2295,00	6,886	1982,59	1358,96	4,014	2203,92	1401,68
TOTAL LOANS & ADVANCES	**4,60,952**	**194492,29**	**153174,98**	**1,63,260**	**39744,53**	**27007,56**	**1,00,036**	**66732,37**	**52286,65**

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%	241	18,14	14,36	18,725	794,52	682,81	–	–	–
6% and above but less than 10%	443	175,68	158,29	2,800	301,36	268,41	1,013	1678,08	1459,11
10% and above but less than 12%	10,341	4894,20	3765,52	1,13,249	9166,19	7921,36	12,238	18824,75	13788,82
12% and above but less than 13%	16,785	8100,36	6741,93	89,500	27888,76	23709,03	772	2120,98	1732,47
13% and above but less than 14%	22,820	4568,61	4011,28	1,59,561	18617,80	15295,33	826	849,52	569,52
14% and above but less than 15%	41,870	5658,37	4707,08	1,41,822	17429,91	14085,71	435	550,67	446,57
15% and above but less than 16%	50,153	9888,20	7450,42	1,23,125	16880,69	13227,08	593	995,78	593,87
16% and above but less than 17%	43,470	6273,37	5120,02	1,25,340	14928,11	12371,32	2,663	2702,67	1789,28
17% and above but less than 18%	20,823	2635,96	2300,01	43,823	5664,90	4397,68	496	554,35	470,29
18% and above but less than 20%	14,708	2175,72	1849,27	30,336	4326,90	3284,43	210	293,96	184,65
20% and above	20,706	1560,69	1371,45	8,246	1501,46	1383,71	–	–	–
TOTAL LOANS & ADVANCES	**2,42,360**	**45949,30**	**37489,61**	**8,56,527**	**117500,60**	**96626,88**	**19,246**	**28570,74**	**21034,58**

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 2001

(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%	103	112,94	62,48	358	58,14	37,92	–	–	–
6% and above but less than 10%	195	175,67	157,76	536	153,15	124,89	458	1109,81	821,82
10% and above but less than 12%	847	38440,35	33152,17	2,018	1708,01	1353,40	8,469	25620,01	17380,82
12% and above but less than 13%	1,337	30651,36	26523,78	1,949	1745,55	1468,56	7,174	36089,06	29451,48
13% and above but less than 14%	1,003	12297,46	9967,93	2,930	1076,27	893,57	12,447	24126,97	16761,49
14% and above but less than 15%	1,501	7527,73	4528,46	3,010	923,84	570,15	16,342	33846,67	26375,84
15% and above but less than 16%	1,662	4857,48	3258,76	2,610	954,57	705,65	28,139	43691,18	33396,48
16% and above but less than 17%	1,537	2923,42	2104,55	1,681	718,41	583,89	32,796	37185,74	26559,10
17% and above but less than 18%	770	1072,25	823,24	617	401,88	394,23	12,002	13676,74	11035,76
18% and above but less than 20%	485	1493,20	1429,18	454	331,90	291,55	8,947	9340,78	7942,55
20% and above	82	75,13	57,01	117	161,07	172,65	4,520	6628,99	4673,58
TOTAL LOANS & ADVANCES	**9,522**	**99627,00**	**82065,30**	**16,280**	**8232,79**	**6596,46**	**1,31,294**	**231315,95**	**174398,93**

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%	–	–	–	–	–	–	18,511	653,80	603,90
6% and above but less than 10%	1,828	809,19	638,67	16	400,02	318,64	2,373	111,62	100,99
10% and above but less than 12%	17,977	10354,50	8164,87	155	589,89	536,55	1,34,776	5644,35	5147,77
12% and above but less than 13%	26,281	7013,35	5296,53	209	1207,81	1093,29	1,21,897	5681,18	4810,18
13% and above but less than 14%	63,931	8206,39	6353,17	881	766,69	509,16	1,88,600	8783,63	7637,48
14% and above but less than 15%	93,422	12724,91	10141,51	927	795,80	717,92	1,75,689	7513,90	6233,85
15% and above but less than 16%	1,17,081	18648,33	15114,92	859	1073,31	818,92	1,76,346	9382,24	7547,85
16% and above but less than 17%	1,49,881	21808,38	17677,69	396	250,21	222,05	1,65,252	9339,50	7610,18
17% and above but less than 18%	46,159	6720,59	5398,32	117	121,62	113,68	60,397	3332,13	2532,36
18% and above but less than 20%	35,775	5446,15	4118,97	99	29,83	20,41	42,886	2562,33	1944,49
20% and above	11,055	2093,27	1691,81	45	23,97	23,03	31,253	1462,77	1191,24
TOTAL LOANS & ADVANCES	**5,63,390**	**93825,06**	**74596,44**	**3,704**	**5259,15**	**4373,64**	**11,17,980**	**54467,46**	**45360,28**

See Notes on Tables

TABLE NO. 4.4 – TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS MARCH 2001

(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	2,346	56571,88	46490,86	1,701	970,13	757,79	65,150	81735,63	60305,07
Overdraft	912	5223,84	4664,51	1,053	1070,44	657,42	13,163	15988,18	9763,49
Demand Loans	868	10258,66	9451,11	432	305,84	301,94	12,392	43885,35	32384,31
Medium Term Loans	1,113	6416,55	5087,39	1,485	606,39	485,34	9,647	23637,55	19532,58
Long Term Loans	4,203	20225,23	15823,38	11,597	5245,45	4364,12	23,828	47186,83	38920,86
Packing Credit	80	930,85	548,04	12	34,55	29,87	7,114	18882,42	13492,62
Inland and Foreign Bills Purchased/Discounted	705	2775,18	1569,48	97	230,10	123,05	29,931	44574,16	28557,97
TOTAL	**10,227**	**102402,18**	**83634,77**	**16,377**	**8462,90**	**6719,52**	**1,61,225**	**275890,11**	**202956,90**

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	3,15,496	45029,70	37225,20	1,948	2276,10	1654,83	74,240	7864,79	6708,22
Overdraft	70,522	11152,33	7762,33	630	254,06	207,68	76,958	6029,20	3949,08
Demand Loans	21,402	7300,35	5819,50	142	617,17	598,55	64,785	4263,37	3630,29
Medium Term Loans	38,890	7265,82	5850,90	176	284,91	258,47	1,91,028	7733,06	6270,35
Long Term Loans	1,06,408	15118,96	11678,01	765	1446,58	1277,48	7,09,646	28193,12	24475,91
Packing Credit	10,672	7957,90	6260,50	43	380,33	376,64	1,323	383,93	326,43
Inland and Foreign Bills Purchased/Discounted	29,923	17533,32	12277,56	267	605,25	412,76	4,720	1270,92	981,37
TOTAL	**5,93,313**	**111358,38**	**86874,00**	**3,971**	**5864,40**	**4786,40**	**11,22,700**	**55738,38**	**46341,65**

See Notes on Tables

TABLE NO. 4.5 – SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS MARCH 2001

(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	1,630	57,19	53,98	6,837	207,54	226,46	28,754	1020,95	1140,45
Above Rs.5 Lakh and upto Rs.10 Lakh	1,505	116,93	192,85	3,367	250,97	212,82	23,989	1906,19	1750,49
Above Rs.10 Lakh and upto Rs.25 Lakh	1,714	289,81	214,13	2,973	470,59	371,15	30,269	5358,92	4444,72
Above Rs.25 Lakh and upto Rs.50 Lakh	1,311	497,62	328,35	1,566	562,99	392,11	23,463	9188,76	7534,55
Above Rs.50 Lakh and upto Rs.1 Crore	1,034	744,88	502,95	800	589,26	423,89	18,032	13985,74	11085,04
Above Rs.1 Crore and upto Rs.4 Crore	1,303	2894,69	2353,47	554	1130,99	875,14	23,798	50476,33	39664,32
Above Rs.4 Crore and upto Rs.6 Crore	357	1790,21	1566,27	94	468,39	379,92	4,498	22441,79	16935,72
Above Rs.6 Crore and upto Rs.10 Crore	405	3446,38	2493,04	70	586,42	429,70	3,836	31195,86	22727,16
Above Rs.10 Crore and upto Rs.25 Crore	423	7540,06	5719,62	70	1237,52	1078,53	3,111	50093,30	35582,37
Above Rs. 25 Crore	545	85024,40	70210,12	46	2958,23	2329,79	1,475	90222,27	62092,08
TOTAL	**10,227**	**102402,18**	**83634,77**	**16,377**	**8462,90**	**6719,52**	**1,61,225**	**275890,11**	**202956,90**

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	3,23,468	11268,83	9870,04	908	31,80	27,45	9,45,524	29663,09	25847,16
Above Rs.5 Lakh and upto Rs.10 Lakh	1,27,810	10016,73	8497,00	700	55,80	44,90	1,18,773	8737,66	7111,11
Above Rs.10 Lakh and upto Rs.25 Lakh	81,178	13823,15	11309,90	798	139,19	118,74	40,444	6613,52	5110,53
Above Rs.25 Lakh and upto Rs.50 Lakh	32,136	12040,77	9146,70	562	220,35	160,89	13,180	4861,43	3895,03
Above Rs.50 Lakh and upto Rs.1 Crore	15,598	11692,78	8857,81	389	312,03	233,86	3,015	2222,99	1594,08
Above Rs.1 Crore and upto Rs.4 Crore	10,241	20152,90	14833,40	397	843,71	709,34	1,660	3110,09	2393,11
Above Rs.4 Crore and upto Rs.6 Crore	1,220	6085,67	4465,89	76	381,12	306,87	90	420,24	320,60
Above Rs.6 Crore and upto Rs.10 Crore	915	7309,38	5373,61	62	506,77	433,36	11	76,72	36,95
Above Rs.10 Crore and upto Rs.25 Crore	574	9148,87	7101,63	45	721,84	540,87	3	32,64	33,09
Above Rs. 25 Crore	173	9819,32	7418,01	34	2651,79	2210,12	–	–	–
TOTAL	**5,93,313**	**111358,38**	**86874,00**	**3,971**	**5864,40**	**4786,40**	**11,22,700**	**55738,38**	**46341,65**

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 2001

(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	2,29,348	8298,69	7479,28	91,127	3059,95	2321,70	59,567	1890,64	1745,06
Above Rs.5 Lakh and upto Rs.10 Lakh	98,521	7885,24	6875,94	34,737	2680,54	1948,78	18,403	1439,70	1292,60
Above Rs.10 Lakh and upto Rs.25 Lakh	65,019	11271,93	9675,48	21,268	3558,96	2489,99	9,149	1503,98	1313,57
Above Rs.25 Lakh and upto Rs.50 Lakh	32,559	12585,33	10858,10	7,658	2849,23	1893,29	4,058	1506,29	1195,21
Above Rs.50 Lakh and upto Rs.1 Crore	16,093	12272,24	10237,90	4,030	3072,77	2056,11	2,561	1932,33	1556,76
Above Rs.1 Crore and upto Rs.4 Crore	14,403	29270,17	23610,14	3,234	6521,32	4201,36	3,457	7516,62	6439,81
Above Rs.4 Crore and upto Rs.6 Crore	1,918	9568,09	7258,36	468	2326,92	1489,77	853	4192,75	3488,71
Above Rs.6 Crore and upto Rs.10 Crore	1,541	12266,22	8728,33	379	3068,01	1696,43	805	6583,10	5388,29
Above Rs.10 Crore and upto Rs.25 Crore	1,004	15928,23	10912,48	251	4023,92	2369,26	786	12693,88	9722,59
Above Rs. 25 Crore	546	75146,14	57538,97	108	8582,93	6540,87	397	27473,06	20144,05
TOTAL	**4,60,952**	**194492,29**	**153174,98**	**1,63,260**	**39744,53**	**27007,56**	**1,00,036**	**66732,37**	**52286,65**

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	1,97,574	5971,35	4976,00	7,10,211	22365,04	19894,04	3,056	107,81	136,73
Above Rs.5 Lakh and upto Rs.10 Lakh	25,354	1809,31	1654,59	84,071	6102,17	5032,00	2,817	226,76	204,57
Above Rs.10 Lakh and upto Rs.25 Lakh	9,794	1638,99	1280,78	34,605	5689,72	4413,95	4,045	727,27	607,14
Above Rs.25 Lakh and upto Rs.50 Lakh	3,943	1459,02	1090,86	12,783	4687,41	3360,76	2,917	1132,30	876,15
Above Rs.50 Lakh and upto Rs.1 Crore	2,077	1556,54	1216,25	6,440	4735,14	3469,45	2,205	1729,44	1352,11
Above Rs.1 Crore and upto Rs.4 Crore	2,123	4435,22	3777,63	5,427	11115,60	8859,37	2,751	5959,15	4606,20
Above Rs.4 Crore and upto Rs.6 Crore	453	2261,97	1990,17	935	4647,16	3951,87	518	2615,55	2040,46
Above Rs.6 Crore and upto Rs.10 Crore	399	3358,51	2958,34	798	6681,70	5206,05	442	3541,37	2659,42
Above Rs.10 Crore and upto Rs.25 Crore	387	6541,40	5572,79	691	12186,74	9767,46	371	5743,32	4073,85
Above Rs. 25 Crore	256	16916,98	12972,20	566	39289,93	32671,94	124	6787,77	4477,95
TOTAL	**2,42,360**	**45949,30**	**37489,61**	**8,56,527**	**117500,60**	**96626,88**	**19,246**	**28570,74**	**21034,58**

See Notes on Tables

TABLE NO. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO SIZE OF CREDIT LIMIT MARCH 2001

(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	85,14,054	10208,01	8934,19	149,46,432	17507,22	15956,54	5,50,093	885,19	564,00
Above Rs.25,000 and upto Rs.2 Lakh	37,64,547	24108,73	20069,03	62,41,157	40494,69	35629,47	13,79,828	7290,96	2797,75
Above Rs.2 Lakh and upto Rs.5 Lakh	3,66,723	11891,98	10448,05	5,95,900	19293,68	17252,52	1,55,040	5010,25	4224,36
Above Rs.5 Lakh and upto Rs.10 Lakh	69,672	5396,75	4473,13	1,46,319	11184,00	9527,96	16,664	1145,27	763,07
Above Rs.10 Lakh and upto Rs.25 Lakh	36,859	6248,83	4961,78	86,332	14597,10	12235,37	7,282	1196,42	837,21
Above Rs.25 Lakh and upto Rs.50 Lakh	16,965	6570,86	5209,57	37,101	13920,77	11189,22	5,210	1976,47	1771,52
Above Rs.50 Lakh and upto Rs.1 Crore	9,575	7329,53	5579,66	20,566	15466,41	12060,64	1,649	1295,76	930,36
Above Rs.1 Crore and upto Rs.4 Crore	9,251	19387,35	15461,49	18,918	38179,60	29888,98	2,784	6334,79	4404,95
Above Rs.4 Crore and upto Rs.6 Crore	1,587	7902,27	6312,11	2,721	13548,99	10219,82	795	3986,30	2697,46
Above Rs.6 Crore and upto Rs.10 Crore	1,329	10706,90	7854,79	2,254	18071,68	13499,23	751	6212,20	4003,73
Above Rs.10 Crore and upto Rs.25 Crore	928	15025,91	11620,71	1,818	29347,23	21628,69	809	13177,50	8113,33
Above Rs. 25 Crore	580	61286,26	43176,02	977	86747,10	72241,24	417	24972,91	14247,68
TOTAL	**127,92,070**	**186063,39**	**144100,53**	**221,00,495**	**318358,45**	**261329,67**	**21,21,322**	**73484,02**	**45355,41**

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	113,67,399	12134,37	10367,38	18,74,341	2206,87	1994,21	372,52,319	42941,66	37816,32
Above Rs.25,000 and upto Rs.2 Lakh	7,64,248	4701,01	3992,46	10,54,129	6808,14	5989,15	132,03,909	83403,52	68477,86
Above Rs.2 Lakh and upto Rs.5 Lakh	66,445	1932,29	1581,69	1,23,136	4125,07	3663,50	13,07,244	42253,28	37170,13
Above Rs.5 Lakh and upto Rs.10 Lakh	3,586	257,33	200,12	39,951	3104,61	2848,43	2,76,192	21087,96	17812,71
Above Rs.10 Lakh and upto Rs.25 Lakh	969	156,75	124,36	25,984	4504,76	3418,56	1,57,426	26703,85	21577,28
Above Rs.25 Lakh and upto Rs.50 Lakh	157	56,61	43,34	12,838	4866,22	3261,10	72,271	27390,92	21474,75
Above Rs.50 Lakh and upto Rs.1 Crore	49	34,48	24,94	7,057	5443,39	4118,93	38,896	29569,57	22714,52
Above Rs.1 Crore and upto Rs.4 Crore	12	22,14	17,32	7,022	14761,48	11124,40	37,987	78685,36	60897,14
Above Rs.4 Crore and upto Rs.6 Crore	–	–	–	1,235	6165,00	4760,44	6,338	31602,57	23989,82
Above Rs.6 Crore and upto Rs.10 Crore	–	–	–	968	8150,51	6142,51	5,302	43141,28	31500,26
Above Rs.10 Crore and upto Rs.25 Crore	–	–	–	675	11315,41	8751,69	4,230	68866,04	50114,42
Above Rs. 25 Crore	–	–	–	307	18298,80	15223,65	2,281	191305,06	144888,58
TOTAL	**122,02,865**	**19294,97**	**16351,61**	**31,47,643**	**89750,24**	**71296,57**	**523,64,395**	**686951,07**	**538433,79**

TABLE No. 4.8 - POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2001

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	3147,127	3752,71	3298,87	842,969	5432,76	4460,28	84,443	15609,29	8629,09
SEMI-URBAN	3402,588	4098,67	3607,82	1448,956	9305,31	7700,91	169,556	20321,58	15303,43
URBAN	1266,934	1507,23	1283,04	954,905	6062,14	5123,90	151,189	30185,35	24422,31
METROPOLITAN	697,405	849,40	744,47	517,717	3308,52	2783,93	108,281	85630,43	66742,48
ALL-INDIA	**8514,054**	**10208,01**	**8934,19**	**3764,547**	**24108,73**	**20069,03**	**513,469**	**151746,64**	**115097,31**

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	6554,921	7777,91	7029,05	1655,934	10711,93	9401,56	163,690	21549,56	18829,66
SEMI-URBAN	3875,600	4641,79	4245,07	1484,070	9568,19	8431,83	183,724	23695,96	19669,14
URBAN	2455,329	2898,81	2643,82	1627,261	10603,65	9367,91	265,557	45629,17	37016,90
METROPOLITAN	2060,582	2188,71	2038,60	1473,892	9610,91	8428,16	299,935	169481,85	134227,96
ALL-INDIA	**14946,432**	**17507,22**	**15956,54**	**6241,157**	**40494,69**	**35629,47**	**912,906**	**260356,55**	**209743,66**

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	–	–	–	–	–	–	2,432	3198,51	2081,25
SEMI-URBAN	16	3	2	108	72	63	130	529,35	408,26
URBAN	2,270	3,59	1,61	11,154	66,75	52,66	8,817	2330,93	1725,39
METROPOLITAN	547,807	881,58	562,37	1368,566	7223,49	2744,46	180,022	59249,08	37778,76
ALL-INDIA	**550,093**	**885,19**	**564,00**	**1379,828**	**7290,96**	**2797,75**	**191,401**	**65307,87**	**41993,66**

TABLE No. 4.8 - POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2001

REGIONAL RURAL BANKS (Amount in Rupees Lakh)

	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
	28	29	30	31	32	33	34	35	36
RURAL	8862,172	9354,56	7942,65	532,514	3214,58	2712,62	47,979	1501,50	1204,09
SEMI-URBAN	2113,508	2283,28	2002,63	178,908	1095,10	948,00	15,163	598,84	486,38
URBAN	388,089	492,25	418,52	51,109	378,65	321,62	7,668	344,89	288,37
METROPOLITAN	3,630	4,28	3,58	1,717	12,68	10,22	408	14,36	12,93
ALL-INDIA	**11367,399**	**12134,37**	**10367,38**	**764,248**	**4701,01**	**3992,46**	**71,218**	**2459,60**	**1991,77**

OTHER 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
	37	38	39	40	41	42	43	44	45
RURAL	467,028	557,43	492,33	130,423	820,83	711,67	19,075	2704,14	2088,82
SEMI-URBAN	783,861	900,16	831,71	333,461	2217,63	1960,00	57,345	7197,41	5510,04
URBAN	398,138	487,80	445,31	281,096	1800,14	1552,94	64,098	14033,90	10638,58
METROPOLITAN	225,314	261,47	224,85	309,149	1969,54	1764,53	78,655	56799,78	45075,77
ALL-INDIA	**1874,341**	**2206,86**	**1994,21**	**1054,129**	**6808,14**	**5989,15**	**219,173**	**80735,24**	**63313,22**

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	19031,248	21442,61	18762,90	3161,840	20180,09	17286,14	317,619	44563,00	32832,90
SEMI-URBAN	10175,573	11923,93	10687,26	3445,503	22186,95	19041,37	425,918	52343,15	41377,26
URBAN	4510,760	5389,67	4792,31	2925,525	18911,33	16419,04	497,329	92524,24	74091,54
METROPOLITAN	3534,738	4185,45	3573,86	3671,041	22125,15	15731,31	667,301	371175,50	283837,90
ALL-INDIA	**37252,319**	**42941,66**	**37816,32**	**13203,909**	**83403,52**	**68477,86**	**1908,167**	**560605,89**	**432139,61**

TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2001

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
NORTHERN REGION	**26,31,391**	**21888,16**	**14925,71**	**15,29,373**	**13463,46**	**11046,93**
Haryana	4,70,593	3914,13	2883,00	3,16,917	3380,63	2805,94
Himachal Pradesh	2,72,493	1395,76	1128,66	75,619	973,59	774,72
Jammu & Kashmir	1,70,658	991,05	689,61	44,604	594,29	515,05
Punjab	6,45,845	6162,67	5841,15	5,12,613	5075,68	4115,07
Rajasthan	10,51,755	3781,31	3163,03	5,70,191	3073,01	2495,50
Chandigarh	2,818	395,79	326,25	3,791	72,74	60,55
Delhi	17,229	5247,47	894,01	5,638	293,50	280,10
NORTH-EASTERN REGION	**5,65,854**	**2013,00**	**1655,11**	**2,76,450**	**1516,55**	**1310,29**
Arunachal Pradesh	19,225	134,23	105,75	18,467	33,79	29,77
Assam	3,16,521	1452,33	1193,49	1,69,510	1165,43	1002,39
Manipur	14,775	61,35	59,84	11,157	42,36	42,56
Meghalaya	42,781	102,47	77,24	8,098	45,76	38,90
Mizoram	11,046	40,64	34,89	4,959	23,74	21,63
Nagaland	9,452	39,44	25,32	16,439	118,09	97,13
Tripura	1,52,054	182,54	158,59	47,820	87,39	77,90
EASTERN REGION	**48,92,876**	**10487,52**	**8709,18**	**15,20,921**	**6557,22**	**5657,03**
Bihar	12,81,083	2434,52	2069,31	4,80,000	1656,63	1433,08
Jharkhand	5,55,105	1667,15	1318,30	1,88,155	970,13	827,56
Orissa	13,66,714	2763,05	2230,07	3,75,418	1792,28	1558,78
Sikkim	8,190	34,27	27,93	5,675	83,12	60,17
West Bengal	16,77,461	3531,97	3012,95	4,66,031	1991,78	1721,79
Andaman & Nicobar Islands	4,323	56,55	50,62	5,642	63,28	55,64
CENTRAL REGION	**50,49,249**	**14700,08**	**11845,05**	**21,50,606**	**15126,82**	**11537,88**
Chhattisgarh	3,33,193	922,94	774,34	1,02,523	1300,23	1145,68
Madhya Pradesh	9,99,571	4478,97	3646,53	6,25,778	3790,20	2981,10
Uttar Pradesh	34,75,599	8502,07	6817,60	12,82,719	8985,36	6500,84
Uttaranchal	2,40,886	796,10	606,58	1,39,586	1051,03	910,26
WESTERN REGION	**20,83,339**	**14315,15**	**11645,00**	**15,32,639**	**12961,99**	**10771,02**
Goa	46,943	493,32	361,70	68,186	1781,34	1585,57
Gujarat	7,90,801	6949,31	5197,60	5,79,649	5622,28	4497,76
Maharashtra	12,43,536	6499,15	5790,46	8,78,370	5156,12	4379,29
Dadra & Nagar Haveli	1,772	371,64	294,15	1,847	5,98	5,26
Daman & Diu	287	1,73	1,10	4,587	396,27	303,15
SOUTHERN REGION	**72,87,998**	**22781,79**	**20101,88**	**70,37,005**	**36827,99**	**30782,74**
Andhra Pradesh	30,61,713	7859,48	7020,33	17,69,034	8556,93	7089,89
Karnataka	18,95,366	6700,98	5933,31	11,18,072	5989,51	5133,60
Kerala	4,17,616	1835,20	1548,74	26,41,846	11609,59	9824,12
Tamil Nadu	18,92,150	6291,93	5527,09	14,89,179	10526,91	8634,10
Lakshadweep	1,638	6,59	6,49	–	–	–
Pondicherry	19,515	87,61	65,92	18,874	145,04	101,02
ALL-INDIA	**225,10,707**	**86185,70**	**68881,94**	**140,46,994**	**86454,02**	**71105,88**

TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2001

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
NORTHERN REGION	**12,45,027**	**26527,76**	**22291,77**	**20,30,205**	**88717,67**	**68896,48**
Haryana	2,90,798	6487,07	5058,47	–	–	–
Himachal Pradesh	–	–	–	–	–	–
Jammu & Kashmir	1,30,015	2144,81	2108,55	–	–	–
Punjab	3,36,083	5395,68	4308,06	1,28,148	5399,92	4454,48
Rajasthan	3,21,956	4537,24	3694,22	1,64,841	5111,08	4309,31
Chandigarh	1,66,175	7962,95	7122,47	–	–	–
Delhi	–	–	–	17,37,216	78206,68	60132,69
NORTH-EASTERN REGION	**2,22,479**	**2204,25**	**1967,29**	**–**	**–**	**–**
Arunachal Pradesh	–	–	–	–	–	–
Assam	1,55,650	1746,33	1563,91	–	–	–
Manipur	12,637	79,89	73,35	–	–	–
Meghalaya	23,927	195,44	169,21	–	–	–
Mizoram	10,142	67,15	58,22	–	–	–
Nagaland	–	–	–	–	–	–
Tripura	20,123	115,44	102,60	–	–	–
EASTERN REGION	**10,41,130**	**11339,33**	**9766,26**	**9,47,452**	**28878,42**	**22080,36**
Bihar	3,08,747	2410,63	2044,78	–	–	–
Jharkhand	1,35,595	3066,32	2587,49	–	–	–
Orissa	2,56,297	2824,42	2473,50	–	–	–
Sikkim	–	–	–	–	–	–
West Bengal	3,40,491	3037,96	2660,49	9,47,452	28878,42	22080,36
Andaman & Nicobar Islands	–	–	–	–	–	–
CENTRAL REGION	**14,07,106**	**18480,67**	**14675,97**	**5,34,722**	**12298,39**	**10380,17**
Chhattisgarh	1,10,597	2532,77	1828,95	–	–	–
Madhya Pradesh	3,19,203	4340,30	3330,12	2,30,663	6274,99	5306,45
Uttar Pradesh	9,00,563	10756,27	8800,42	3,04,059	6023,39	5073,72
Uttaranchal	76,743	851,32	716,49	–	–	–
WESTERN REGION	**8,38,430**	**15349,27**	**12323,70**	**20,92,455**	**190600,21**	**141358,40**
Goa	–	–	–	–	–	–
Gujarat	2,63,158	4961,38	3668,81	4,51,515	20285,07	16118,83
Maharashtra	5,75,272	10387,89	8654,89	16,40,940	170315,13	125239,57
Dadra & Nagar Haveli	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–
SOUTHERN REGION	**31,79,442**	**42923,97**	**34277,89**	**22,68,246**	**76991,42**	**60427,67**
Andhra Pradesh	9,37,835	10388,76	8123,72	5,16,091	15890,42	13114,82
Karnataka	6,26,026	6849,44	5517,91	7,94,430	23115,06	17271,21
Kerala	6,41,329	9216,36	7324,19	–	–	–
Tamil Nadu	9,24,738	15980,83	12903,98	9,57,725	37985,93	30041,64
Lakshadweep	–	–	–	–	–	–
Pondicherry	49,514	488,58	408,09	–	–	–
ALL-INDIA	**79,33,614**	**116825,25**	**95302,89**	**78,73,080**	**397486,10**	**303143,07**