

**TABLE No. 4.1 - SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	45,397	172,05	150,23	9,405	34,59	30,25	44,270	158,59	144,56
Above Rs.50,000 and upto Rs.1 Lakh	96,891	767,43	670,64	25,153	191,18	159,32	17,254	133,36	120,56
Above Rs.1 Lakh and upto Rs.2 Lakh	1,04,125	1361,31	1243,60	9,242	127,12	113,44	69,548	1058,84	1023,45
Above Rs.2 Lakh and upto Rs.5 Lakh	5,138	130,78	117,74	1,312	37,86	34,13	12,426	320,09	299,42
Above Rs.5 Lakh and upto Rs.10 Lakh	1,909	143,77	135,92	485	36,07	27,38	1,107	81,54	63,92
Above Rs.10 Lakh and upto Rs.25 Lakh	301	44,31	35,07	507	86,04	62,52	944	157,03	113,56
Above Rs.25 Lakh and upto Rs.50 Lakh	10	3,15	2,20	313	113,32	87,41	447	165,18	122,23
Above Rs.50 Lakh and upto Rs.1 Crore	12	8,08	6,74	253	182,24	146,09	252	175,34	133,66
Above Rs.1 Crore and upto Rs.4 Crore	5	9,55	9,41	227	445,92	326,38	154	280,82	232,40
Above Rs.4 Crore and upto Rs.6 Crore	1	4,71	4,72	29	144,91	108,59	24	113,28	66,18
Above Rs.6 Crore and upto Rs.10 Crore	—	—	—	21	160,77	161,66	6	49,23	35,73
Above Rs. 10 Crore	2	41,98	37,00	21	335,09	270,63	16	501,08	503,34
TOTAL	2,53,791	2687,12	2413,27	46,968	1895,11	1527,78	1,46,448	3194,38	2858,99

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	3,68,884	1276,18	1234,69	6,41,853	2426,11	2329,64	2,53,080	928,48	937,00
Above Rs.50,000 and upto Rs.1 Lakh	1,41,776	1061,03	932,70	4,18,226	3370,33	2888,08	1,99,524	1588,13	1339,05
Above Rs.1 Lakh and upto Rs.2 Lakh	79,709	1187,17	1044,08	3,71,112	5788,87	4908,08	1,84,626	2708,25	2186,52
Above Rs.2 Lakh and upto Rs.5 Lakh	26,548	838,68	716,71	27,847	855,42	715,20	37,224	1171,32	999,39
Above Rs.5 Lakh and upto Rs.10 Lakh	8,833	668,40	549,56	5,730	420,60	325,81	9,278	683,22	565,48
Above Rs.10 Lakh and upto Rs.25 Lakh	7,009	1202,57	958,49	3,349	541,96	410,73	5,653	939,90	760,19
Above Rs.25 Lakh and upto Rs.50 Lakh	3,992	1513,23	1153,07	1,400	513,69	366,53	2,421	888,31	673,50
Above Rs.50 Lakh and upto Rs.1 Crore	2,565	1939,62	1483,77	847	597,48	435,12	1,329	1002,87	747,34
Above Rs.1 Crore and upto Rs.4 Crore	2,722	5789,51	4540,12	504	998,05	833,98	1,345	2752,24	2202,50
Above Rs.4 Crore and upto Rs.6 Crore	526	2635,17	1925,47	78	380,39	307,32	232	1148,68	846,38
Above Rs.6 Crore and upto Rs.10 Crore	333	2666,78	2024,04	60	496,69	437,32	183	1482,98	1106,03
Above Rs.10 Crore	237	6120,06	4894,29	52	1819,06	1690,08	178	5850,83	5136,55
TOTAL	6,43,134	26898,40	21456,95	14,71,058	18208,64	15647,89	6,95,073	21145,22	17499,93

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 1996**

(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	70,726	265,89	297,52	2,29,979	741,69	593,73	72,606	259,71	316,24
Above Rs.50,000 and upto Rs.1 Lakh	48,476	385,75	355,19	1,01,835	802,13	736,97	42,046	339,79	323,76
Above Rs.1 Lakh and upto Rs.2 Lakh	41,404	639,16	580,26	89,100	1365,88	1224,17	54,594	883,65	785,91
Above Rs.2 Lakh and upto Rs.5 Lakh	40,021	1312,45	1179,93	72,141	2398,97	2118,46	1,15,415	3871,93	3298,16
Above Rs.5 Lakh and upto Rs.10 Lakh	12,196	922,88	824,57	20,030	1554,53	1368,48	29,631	2281,98	1979,75
Above Rs.10 Lakh and upto Rs.25 Lakh	7,653	1298,05	1139,88	29,195	4226,96	3552,08	19,446	3315,80	2839,17
Above Rs.25 Lakh and upto Rs.50 Lakh	3,019	1111,38	915,56	12,097	3858,96	1968,29	8,727	3288,44	2717,87
Above Rs.50 Lakh and upto Rs.1 Crore	1,765	1315,94	1110,39	3,730	2936,86	2482,80	5,148	3898,50	3244,77
Above Rs.1 Crore and upto Rs.4 Crore	1,623	3384,14	2826,48	2,809	5853,15	4886,15	5,441	11160,45	9587,78
Above Rs.4 Crore and upto Rs.6 Crore	350	1736,43	1347,81	459	2273,43	1748,86	920	4596,99	3662,15
Above Rs.6 Crore and upto Rs.10 Crore	183	1460,50	1142,37	329	2619,69	2022,30	699	5559,62	4431,01
Above Rs.10 Crore	142	3894,29	3458,22	311	14545,20	12184,26	523	14126,30	10114,17
TOTAL	2,27,558	17726,86	15178,18	5,62,015	43177,45	34886,56	3,55,196	53583,17	43300,74

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	54,191	195,03	235,93	17,90,391	6458,32	6269,78
Above Rs.50,000 and upto Rs.1 Lakh	33,736	273,89	264,48	11,24,917	8913,03	7790,75
Above Rs.1 Lakh and upto Rs.2 Lakh	42,911	701,63	623,07	10,46,371	15821,87	13732,57
Above Rs.2 Lakh and upto Rs.5 Lakh	91,043	3157,02	2676,63	4,29,115	14094,52	12155,76
Above Rs.5 Lakh and upto Rs.10 Lakh	25,403	1992,36	1739,76	1,14,602	8785,36	7580,63
Above Rs.10 Lakh and upto Rs.25 Lakh	16,332	2784,52	2435,13	90,389	14597,14	12306,80
Above Rs.25 Lakh and upto Rs.50 Lakh	7,684	2902,88	2491,74	40,110	14358,55	10498,39
Above Rs.50 Lakh and upto Rs.1 Crore	4,915	3745,62	3215,33	20,816	15802,56	13006,01
Above Rs.1 Crore and upto Rs.4 Crore	5,644	11711,09	9875,65	20,474	42384,91	35320,84
Above Rs.4 Crore and upto Rs.6 Crore	855	4267,44	3545,20	3,474	17301,44	13562,68
Above Rs.6 Crore and upto Rs.10 Crore	587	4759,16	3971,81	2,401	19255,41	15332,27
Above Rs.10 Crore	401	8158,36	6941,71	1,883	55392,25	45230,25
TOTAL	2,83,702	44648,99	38016,45	46,84,943	233165,35	192786,75

**TABLE No. 4.2 - INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION
OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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%	8	2,30	2,24	3	82	82	23	25	12
6% and above but less than 10%	1,903	224,62	156,50	590	204,68	142,56	5,262	121,94	98,72
10% and above but less than 12%	4,207	286,55	232,87	5,851	232,02	188,65	8,174	152,02	131,46
12% and above but less than 14%	56,651	2524,84	1942,90	68,342	2123,23	1508,97	91,568	1589,14	1363,87
14% and above but less than 15%	2,45,629	3917,09	3386,65	66,442	1321,03	985,68	1,00,674	1117,23	1015,61
15% and above but less than 16%	94,327	5846,02	4534,72	46,427	2387,37	1767,76	49,928	1643,39	1518,13
16% and above but less than 17%	68,576	9713,88	8189,36	16,816	1370,56	1048,72	14,198	1179,30	1087,27
17% and above but less than 18%	1,09,607	23449,49	19322,59	35,941	2746,77	2181,15	28,717	2601,21	2009,16
18% and above but less than 20%	97,164	28697,55	22504,18	32,015	3028,28	2624,40	26,579	7104,25	5274,87
20% and above	88,794	21169,19	17779,53	50,228	7230,08	5683,45	17,306	5824,36	4984,23
Total Loans & Advances	7,66,866	95831,53	78051,54	3,22,655	20644,84	16132,16	3,42,429	21333,10	17483,45

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%	80	76	66	2,53,677	2682,99	2409,43	—	—	—
6% and above but less than 10%	3,174	101,06	81,71	34,887	535,83	477,35	1,152	706,99	570,94
10% and above but less than 12%	11,608	271,43	219,87	1,16,490	2222,84	2068,48	118	29,52	17,68
12% and above but less than 14%	2,01,292	2137,70	1961,43	2,12,037	3703,05	3253,55	13,244	14820,45	11426,23
14% and above but less than 15%	3,59,377	3695,31	3239,48	6,95,312	7815,30	6710,18	3,624	342,68	310,28
15% and above but less than 16%	1,79,205	3759,67	3422,70	3,22,991	6507,56	5489,67	2,195	1001,21	766,94
16% and above but less than 17%	45,676	1445,80	1286,22	81,513	3741,55	3340,74	779	275,77	225,86
17% and above but less than 18%	2,16,519	5624,61	4964,49	1,70,339	8331,20	6097,44	892	424,17	311,73
18% and above but less than 20%	93,366	4080,55	3630,86	1,03,430	8850,10	7754,23	2,642	1822,43	1512,21
20% and above	74,268	4045,08	3755,39	52,802	6240,55	5708,20	304	139,72	105,64
Total Loans & Advances	11,84,565	25161,96	22562,81	20,43,478	50630,96	43309,27	24,950	19562,94	15247,52

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 1996**

(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%	81	8,67	8,61	621	84,62	66,76	—	—	—
6% and above but less than 10%	561	390,54	320,66	1,548	55,46	31,22	586	592,31	460,22
10% and above but less than 12%	890	493,31	395,50	3,061	261,39	206,39	947	441,24	410,58
12% and above but less than 14%	3,794	2309,50	1712,36	2,938	506,37	379,27	10,144	11752,88	9106,74
14% and above but less than 15%	7,167	1761,34	1522,01	4,237	245,31	219,71	7,196	1889,73	1615,02
15% and above but less than 16%	3,356	2909,29	2489,09	3,187	629,88	602,13	9,097	6752,37	5205,85
16% and above but less than 17%	1,935	2817,61	2431,01	1,005	216,45	180,60	10,276	7136,67	5879,61
17% and above but less than 18%	4,005	11396,96	9386,03	2,772	679,10	428,08	15,278	12668,13	10315,10
18% and above but less than 20%	1,905	4787,33	3660,10	1,115	532,31	478,73	30,836	31134,22	24536,16
20% and above	1,182	2174,95	1811,54	695	224,56	174,75	29,252	28270,75	23991,43
Total Loans & Advances	24,876	29049,50	23736,91	21,179	3435,46	2767,63	1,13,612	100638,30	81520,71

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%	—	—	—	—	—	—	2,53,089	2593,82	2337,91
6% and above but less than 10%	4,078	460,93	369,22	5	14,09	12,22	40,077	337,42	292,99
10% and above but less than 12%	13,641	413,91	350,07	16	2,19	1,07	1,27,659	1579,58	1493,13
12% and above but less than 14%	1,30,841	8450,54	6849,68	175	51,00	35,09	4,94,016	3805,04	3361,74
14% and above but less than 15%	3,92,103	5221,37	4355,98	257	13,64	10,70	10,59,445	9069,84	7918,61
15% and above but less than 16%	2,06,614	5407,84	4477,96	184	33,66	25,84	4,71,337	5398,36	4688,50
16% and above but less than 17%	1,05,353	5807,08	5108,31	133	49,33	38,36	1,08,720	1695,23	1536,30
17% and above but less than 18%	1,47,434	10536,03	9059,65	176	186,83	45,91	3,92,099	7694,51	5636,73
18% and above but less than 20%	1,38,732	13251,50	11360,40	216	112,57	62,47	1,82,232	3759,43	3198,08
20% and above	1,15,515	10800,14	9298,16	183	111,97	93,84	1,36,401	3038,05	2627,39
Total Loans & Advances	12,54,311	60349,34	51229,41	1,345	575,28	325,49	32,65,075	38971,29	33091,38

See Notes on Tables.

**TABLE No. 4.4 - TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	6,029	17650,89	14383,44	4,076	506,96	434,92	56,924	46808,81	37079,16
Overdrafts	1,451	1670,93	1374,30	1,184	251,26	159,41	12,655	9221,64	7071,28
Demand Loans	1,999	1990,86	1759,76	1,328	130,58	109,77	8,407	12906,56	10069,85
Medium Term Loans	6,206	2048,99	1762,42	4,644	421,60	356,30	10,107	6513,24	6037,39
Long Term Loans	8,995	4679,72	3781,20	9,928	2113,48	1698,05	18,950	13636,36	12434,92
Packing Credit	196	1008,11	675,80	19	11,58	9,19	6,569	11551,68	8828,11
Inland & Foreign Bills Purchased / Discounted	1,775	2433,84	2101,02	59	81,75	73,98	23,202	19750,69	13908,17
Total	26,651	31483,34	25837,93	21,238	3517,21	2841,61	1,36,814	120388,99	95428,88

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	5,62,160	28437,08	24151,77	515	222,99	141,28	1,37,119	2202,07	1859,14
Overdrafts	1,39,257	6576,71	5389,31	117	76,37	10,27	1,67,302	2803,52	2099,66
Demand Loans	65,533	3559,89	3184,61	114	104,04	28,86	2,64,093	2633,93	2324,85
Medium Term Loans	1,53,044	4555,47	3937,74	194	28,03	26,57	10,10,353	11581,54	10429,30
Long Term Loans	3,18,220	10371,57	8952,54	371	98,42	81,96	16,84,184	19655,78	16294,69
Packing Credit	16,097	6848,62	5613,45	34	45,42	36,54	2,024	94,45	83,74
Inland & Foreign Bills Purchased / Discounted	53,224	12542,27	9218,94	87	43,53	24,60	4,360	311,44	258,07
Total	13,07,535	72891,61	60448,36	1,432	618,80	350,09	32,69,435	39282,74	33349,45

See Notes on Tables.

**TABLE No. 4.5-STATE AND POPULATION GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	26,16,035	8995,40	7661,99	13,48,955	6410,89	5335,63
Haryana	4,77,064	1817,17	1510,59	2,46,710	1438,84	1182,82
Himachal Pradesh	2,21,685	786,04	637,07	42,230	340,81	281,03
Jammu & Kashmir	1,60,144	239,36	202,71	36,863	156,79	130,96
Punjab	5,97,829	2967,80	2616,24	4,10,462	2496,81	2089,53
Rajasthan	10,98,524	1764,67	1473,34	5,77,106	1372,71	1129,03
Chandigarh	3,278	137,89	129,68	3,575	93,26	91,37
Delhi	57,511	1282,48	1092,36	32,009	511,68	430,89
NORTH-EASTERN REGION	10,32,321	1256,12	1178,78	3,80,437	881,19	815,35
Arunachal Pradesh	27,437	116,46	87,19	193	1,18	1,25
Assam	6,27,176	818,55	771,40	2,25,602	643,48	583,23
Manipur	29,227	43,05	43,48	17,635	28,88	30,47
Meghalaya	57,930	114,10	92,23	8,447	25,05	21,82
Mizoram	12,610	27,07	23,81	4,545	22,07	17,48
Nagaland	16,328	34,54	35,01	32,138	106,68	105,44
Tripura	2,61,613	102,34	125,66	91,877	53,85	55,66
EASTERN REGION	82,45,214	6568,68	5912,57	26,47,384	4125,26	3703,90
Bihar	33,83,565	2900,60	2585,12	12,05,041	1656,12	1468,08
Orissa	20,80,572	1253,07	1142,59	5,35,677	1071,59	955,48
Sikkim	17,691	18,65	17,08	2,962	26,17	24,37
West Bengal	27,55,117	2386,09	2158,88	8,98,441	1350,65	1236,59
Andaman & Nicobar Islands	8,269	10,27	8,90	5,263	20,72	19,37
CENTRAL REGION	58,51,247	7917,84	6559,24	23,32,043	6970,03	5825,98
Madhya Pradesh	17,45,602	2713,18	2248,41	8,36,846	2711,60	2231,07
Uttar Pradesh	41,05,645	5204,65	4310,83	14,95,197	4258,44	3594,91
WESTERN REGION	25,58,622	7395,89	6372,96	16,19,461	7023,60	5740,88
Goa	52,384	231,05	184,91	47,409	814,82	656,38
Gujarat	8,83,866	2988,29	2529,66	5,30,658	3334,27	2579,08
Maharashtra	16,18,349	4084,75	3580,07	10,36,777	2772,85	2425,17
Dadra & Nagar Haveli	3,720	89,83	77,00	—	—	—
Daman & Diu	303	1,97	1,33	4,617	101,67	80,26
SOUTHERN REGION	84,91,569	12258,73	10927,97	75,78,898	17961,84	15468,76
Andhra Pradesh	34,86,215	4565,84	3794,52	19,54,916	4618,05	3642,85
Karnataka	21,09,182	2981,54	2730,51	12,21,714	2915,29	2535,85
Kerala	4,01,392	808,96	730,60	24,66,855	5380,12	4766,11
Tamil Nadu	24,59,839	3831,21	3608,05	19,15,014	4949,03	4442,95
Lakshadweep	1,698	4,73	4,45	—	—	—
Pondicherry	33,243	66,44	59,84	20,399	99,35	81,01
ALL-INDIA	287,95,008	44392,66	38613,51	159,07,178	43372,81	36890,50

**TABLE No. 4.5-STATE AND POPULATION GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	9,16,537	10519,72	8539,22	9,72,882	31884,80	26137,36
Haryana	2,28,365	2615,70	2158,56	—	—	—
Himachal Pradesh	—	—	—	—	—	—
Jammu & Kashmir	1,48,632	776,15	730,81	—	—	—
Punjab	2,48,971	2459,83	2089,98	90,175	2287,93	1982,40
Rajasthan	2,32,257	1843,59	1488,85	1,08,275	1713,92	1428,69
Chandigarh	58,312	2824,45	2071,01	—	—	—
Delhi	—	—	—	7,74,432	27882,95	22726,27
NORTH-EASTERN REGION	2,29,030	875,40	826,20	—	—	—
Arunachal Pradesh	—	—	—	—	—	—
Assam	1,65,015	672,62	632,75	—	—	—
Manipur	17,160	52,02	49,26	—	—	—
Meghalaya	15,658	66,10	61,39	—	—	—
Mizoram	4,928	9,47	8,00	—	—	—
Nagaland	—	—	—	—	—	—
Tripura	26,269	75,20	74,80	—	—	—
EASTERN REGION	10,76,505	5172,24	4643,26	6,28,525	14482,35	11551,29
Bihar	4,67,338	1668,89	1539,57	—	—	—
Orissa	2,03,058	1667,19	1413,76	—	—	—
Sikkim	—	—	—	—	—	—
West Bengal	4,06,109	1836,16	1689,93	6,28,525	14482,35	11551,29
Andaman & Nicobar Islands	—	—	—	—	—	—
CENTRAL REGION	12,75,995	8477,92	7123,67	4,23,845	5491,32	4695,38
Madhya Pradesh	3,88,304	3386,86	2820,10	1,87,010	2721,52	2290,82
Uttar Pradesh	8,87,691	5091,07	4303,57	2,36,835	2769,80	2404,56
WESTERN REGION	7,07,060	7252,90	6020,12	13,95,059	82682,35	64594,44
Goa	—	—	—	—	—	—
Gujarat	1,96,873	2015,07	1638,20	2,89,440	10005,89	7684,61
Maharashtra	5,10,187	5237,83	4381,92	11,05,619	72676,46	56909,83
Dadra & Nagar Haveli	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—
SOUTHERN REGION	28,29,426	20617,03	17244,84	15,15,379	33357,84	27812,32
Andhra Pradesh	8,39,558	4786,82	4090,60	2,92,745	7935,81	6363,90
Karnataka	5,40,170	3214,12	2745,74	4,65,083	10891,61	8716,00
Kerala	4,93,756	4287,54	3491,86	—	—	—
Tamil Nadu	9,20,362	8057,93	6685,62	7,57,551	14530,43	12732,43
Lakshadweep	—	—	—	—	—	—
Pondicherry	35,580	270,61	231,02	—	—	—
ALL-INDIA	70,34,553	52915,22	44397,31	49,35,690	167898,66	134790,79

**TABLE NO. 4.6-STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	14,05,136	18824,24	15360,24	28,84,209	28617,34	24011,92
Haryana	1,37,610	1430,58	1160,35	5,66,132	3605,06	3036,37
Himachal Pradesh	50,343	354,85	274,61	1,63,449	669,93	556,30
Jammu & Kashmir	25,574	178,13	147,40	51,142	236,12	208,54
Punjab	3,83,089	3114,58	2612,19	8,55,389	6638,43	5773,21
Rajasthan	6,03,669	1806,76	1496,65	7,93,889	3639,26	3006,64
Chandigarh	18,537	1845,50	1252,47	44,886	1108,49	944,15
Delhi	1,86,314	10093,83	8416,57	4,09,322	12720,05	10486,71
NORTH-EASTERN REGION	5,22,382	951,69	800,01	5,82,491	1657,79	1611,14
Arunachal Pradesh	15,365	77,43	54,39	3,392	36,49	30,58
Assam	3,33,008	574,21	492,54	4,05,379	1274,90	1234,14
Manipur	18,477	39,42	34,54	37,353	80,16	83,98
Meghalaya	44,279	111,61	85,16	14,875	78,82	74,86
Mizoram	9,140	31,99	24,18	1,815	18,14	17,63
Nagaland	34,923	64,69	64,27	11,638	52,72	52,58
Tripura	67,190	52,35	44,93	1,08,039	116,55	117,36
EASTERN REGION	31,01,811	9902,39	8093,15	50,19,703	14826,95	13414,16
Bihar	12,12,641	2246,97	1891,30	19,13,619	3185,28	3035,53
Orissa	8,60,250	1809,37	1488,70	9,09,958	1718,23	1623,96
Sikkim	12,556	29,18	27,25	8,097	15,64	14,20
West Bengal	10,07,792	5800,57	4671,66	21,83,069	9893,10	8726,43
Andaman & Nicobar Islands	8,572	16,29	14,24	4,960	14,70	14,03
CENTRAL REGION	19,38,788	9194,61	7582,68	43,70,068	16192,65	13805,10
Madhya Pradesh	7,87,656	5430,98	4405,81	13,64,831	5187,68	4452,45
Uttar Pradesh	11,51,132	3763,63	3176,87	30,05,237	11004,97	9352,65
WESTERN REGION	15,48,558	26070,41	20288,38	34,74,819	53748,47	43058,60
Goa	26,300	272,76	228,02	69,651	693,82	548,97
Gujarat	5,63,789	5589,72	4426,73	10,87,564	11441,86	8928,96
Maharashtra	9,53,393	20139,27	15580,21	23,14,095	41531,16	33512,24
Dadra & Nagar Haveli	1,299	27,32	21,68	2,385	35,06	29,37
Daman & Diu	3,777	41,34	31,75	1,124	46,56	39,06
SOUTHERN REGION	56,82,838	27102,64	22106,15	94,07,772	38715,43	34125,23
Andhra Pradesh	22,84,561	9924,34	7465,97	26,36,209	9353,81	8161,07
Karnataka	10,30,617	6539,77	5384,48	21,14,993	9530,17	7980,61
Kerala	9,81,493	3448,84	3051,48	9,56,326	3423,67	2919,59
Tamil Nadu	13,67,568	7113,30	6138,78	36,31,918	16155,82	14832,71
Lakshadweep	—	—	—	1,698	4,73	4,45
Pondicherry	18,599	76,38	65,43	66,628	247,23	226,79
ALL-INDIA	141,99,513	92045,98	74230,62	257,39,062	153758,63	130026,15

**TABLE NO. 4.6- STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	2,40,527	6294,94	4854,55	9,88,543	903,95	774,41
Haryana	242	499,11	380,15	2,45,855	264,85	213,00
Himachal Pradesh	106	46,86	40,43	49,812	52,55	45,13
Jammu & Kashmir	79	1,08	93	88,425	58,20	52,01
Punjab	440	304,81	254,85	1,02,289	109,88	100,68
Rajasthan	454	37,63	31,58	5,02,120	417,86	363,13
Chandigarh	27	59,34	57,67	—	—	—
Delhi	2,39,179	5346,10	4088,94	42	62	47
NORTH-EASTERN REGION	238	106,47	86,97	5,33,034	269,62	301,53
Arunachal Pradesh	—	—	—	8,860	3,56	3,31
Assam	234	85,84	66,35	2,76,728	179,05	179,84
Manipur	—	—	—	8,192	4,38	4,68
Meghalaya	—	—	—	22,351	10,79	11,59
Mizoram	—	—	—	11,128	8,46	7,47
Nagaland	4	20,63	20,63	1,245	88	80
Tripura	—	—	—	2,04,530	62,49	93,83
EASTERN REGION	2,56,818	3172,91	2246,55	42,08,146	1683,29	1451,30
Bihar	11	27,15	24,11	19,27,695	751,86	629,49
Orissa	8	13,50	13,82	10,48,284	442,58	378,29
Sikkim	—	—	—	—	—	—
West Bengal	2,56,799	3132,26	2208,62	12,32,167	488,85	443,53
Andaman & Nicobar Islands	—	—	—	—	—	—
CENTRAL REGION	986	364,60	286,10	34,76,999	2541,93	2065,51
Madhya Pradesh	18	49,72	40,20	9,95,007	681,60	543,82
Uttar Pradesh	968	314,88	245,90	24,81,992	1860,33	1521,69
WESTERN REGION	4,64,977	16272,93	12338,03	5,84,894	484,34	444,84
Goa	78	11,86	5,80	—	—	—
Gujarat	144	460,19	380,29	2,39,867	206,57	174,19
Maharashtra	4,64,733	15779,31	11933,67	3,45,027	277,77	270,65
Dadra & Nagar Haveli	9	8,95	8,64	—	—	—
Daman & Diu	13	12,62	9,64	—	—	—
SOUTHERN REGION	2,68,693	4036,26	3124,52	32,62,967	2459,67	2306,55
Andhra Pradesh	1,831	286,39	205,54	15,28,458	1016,06	927,57
Karnataka	3,784	1045,70	806,67	9,44,155	919,79	882,22
Kerala	1,592	106,35	70,03	5,60,077	370,37	352,30
Tamil Nadu	2,61,472	2548,71	2018,48	2,30,277	153,46	144,47
Lakshadweep	—	—	—	—	—	—
Pondicherry	14	49,10	23,81	—	—	—
ALL-INDIA	12,32,239	30248,10	22936,73	130,54,583	8342,80	7344,14

**TABLE NO. 4.6- STATE AND BANK GROUP-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 1996**

(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	3,35,994	3170,34	2673,07	58,54,409	57810,81	47674,20
Haryana	2,300	72,10	62,10	9,52,139	5871,70	4851,97
Himachal Pradesh	205	2,66	1,63	2,63,915	1126,85	918,10
Jammu & Kashmir	1,80,419	698,77	655,60	3,45,639	1172,30	1064,48
Punjab	6,230	44,67	37,22	13,47,437	10212,37	8778,15
Rajasthan	1,16,030	793,37	621,92	20,16,162	6694,89	5519,92
Chandigarh	1,715	42,25	37,78	65,165	3055,59	2292,07
Delhi	29,095	1516,51	1256,83	8,63,952	29677,11	24249,52
NORTH-EASTERN REGION	3,643	27,14	20,67	16,41,788	3012,71	2820,33
Arunachal Pradesh	13	16	16	27,630	117,64	88,44
Assam	2,444	20,65	14,50	10,17,793	2134,64	1987,37
Manipur	—	—	—	64,022	123,96	123,21
Meghalaya	530	4,03	3,84	82,035	205,24	175,44
Mizoram	—	—	—	22,083	58,60	49,29
Nagaland	656	2,30	2,18	48,466	141,22	140,46
Tripura	—	—	—	3,79,759	231,39	256,12
EASTERN REGION	11,150	762,99	605,85	125,97,628	30348,53	25811,01
Bihar	1,978	14,35	12,34	50,55,944	6225,61	5592,77
Orissa	807	8,17	7,06	28,19,307	3991,85	3511,83
Sikkim	—	—	—	20,653	44,82	41,45
West Bengal	8,365	740,47	586,44	46,88,192	20055,25	16636,68
Andaman & Nicobar Islands	—	—	—	13,532	31,00	28,27
CENTRAL REGION	96,289	563,33	464,89	98,83,130	28857,11	24204,27
Madhya Pradesh	10,250	183,17	148,11	31,57,762	11533,15	9590,40
Uttar Pradesh	86,039	380,16	316,77	67,25,368	17323,96	14613,88
WESTERN REGION	2,06,954	7778,60	6598,55	62,80,202	104354,75	82728,41
Goa	3,764	67,43	58,49	99,793	1045,87	841,28
Gujarat	9,473	645,18	521,38	19,00,837	18343,52	14431,55
Maharashtra	1,93,684	7044,37	6000,21	42,70,932	84771,88	67296,98
Dadra & Nagar haveli	27	18,50	17,31	3,720	89,83	77,00
Daman & Diu	6	3,12	1,15	4,920	103,65	81,59
SOUTHERN REGION	17,93,002	11881,44	9791,44	204,15,272	84195,44	71453,90
Andhra Pradesh	1,22,375	1325,93	1131,72	65,73,434	21906,52	17891,86
Karnataka	2,42,600	1967,13	1674,11	43,36,149	20002,56	16728,09
Kerala	8,62,515	3127,39	2595,18	33,62,003	10476,63	8988,57
Tamil Nadu	5,61,531	5397,31	4334,61	60,52,766	31368,60	27469,05
Lakshadweep	—	—	—	1,698	4,73	4,45
Pondicherry	3,981	63,69	55,83	89,222	436,40	371,87
ALL-INDIA	24,47,032	24183,84	20154,47	566,72,429	308579,35	254692,11