

**TABLE 60 : DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS BY CRAR**

| (Number of banks) |                       |                  |                    |                          |                          |                        |                            |
|-------------------|-----------------------|------------------|--------------------|--------------------------|--------------------------|------------------------|----------------------------|
| Year              | Bankgroup             | State Bank group | Nationalised banks | Old private sector banks | New private sector banks | Foreign banks in India | Scheduled commercial banks |
| 1                 | 2                     | 3                | 4                  | 5                        | 6                        | 7                      | 8                          |
| 1995-96           | Below 4 per cent      | -                | 5                  | 3                        | -                        | -                      | 8                          |
|                   | Between 4-8 per cent  | -                | 3                  | 3                        | -                        | 3                      | 9                          |
|                   | Between 8-10 per cent | 6                | 7                  | 7                        | 1                        | 12                     | 33                         |
|                   | Above 10 per cent     | 2                | 4                  | 12                       | 8                        | 16                     | 42                         |
| 1996-97           | Below 4 per cent      | -                | 2                  | 3                        | -                        | -                      | 5                          |
|                   | Between 4-8 per cent  | -                | -                  | 1                        | -                        | -                      | 1                          |
|                   | Between 8-10 per cent | 3                | 6                  | 8                        | -                        | 13                     | 30                         |
|                   | Above 10 per cent     | 5                | 11                 | 13                       | 9                        | 26                     | 64                         |
| 1997-98           | Below 4 per cent      | -                | 1                  | 2                        | -                        | -                      | 3                          |
|                   | Between 4-8 per cent  | -                | -                  | 2                        | -                        | -                      | 2                          |
|                   | Between 8-10 per cent | 1                | 6                  | 6                        | 2                        | 12                     | 27                         |
|                   | Above 10 per cent     | 7                | 12                 | 15                       | 7                        | 30                     | 71                         |
| 1998-99           | Below 4 per cent      | -                | 1                  | 2                        | -                        | 1                      | 4                          |
|                   | Between 4-8 per cent  | -                | -                  | 2                        | -                        | -                      | 2                          |
|                   | Between 8-10 per cent | -                | 4                  | 3                        | 2                        | 14                     | 23                         |
|                   | Above 10 per cent     | 8                | 14                 | 18                       | 7                        | 29                     | 76                         |
| 1999-00           | Below 4 per cent      | -                | 1                  | 2                        | -                        | -                      | 3                          |
|                   | Between 4-9 per cent  | -                | -                  | 2                        | -                        | -                      | 2                          |
|                   | Between 9-10 per cent | -                | 4                  | 2                        | 1                        | 5                      | 12                         |
|                   | Above 10 per cent     | 8                | 14                 | 18                       | 7                        | 37                     | 84                         |
| 2000-01           | Below 4 per cent      | -                | 1                  | 2                        | -                        | -                      | 3                          |
|                   | Between 4-9 per cent  | -                | 1                  | 1                        | -                        | -                      | 2                          |
|                   | Between 9-10 per cent | -                | 2                  | 4                        | 1                        | 4                      | 11                         |
|                   | Above 10 per cent     | 8                | 15                 | 16                       | 7                        | 38                     | 84                         |
| 2001-02           | Below 4 per cent      | -                | 1                  | -                        | -                        | -                      | 1                          |
|                   | Between 4-9 per cent  | -                | 1                  | -                        | 1                        | -                      | 2                          |
|                   | Between 9-10 per cent | -                | 2                  | 2                        | 1                        | 2                      | 7                          |
|                   | Above 10 per cent     | 8                | 15                 | 19                       | 6                        | 33                     | 81                         |
| 2002-03           | Below 4 per cent      | -                | -                  | -                        | 2                        | -                      | 2                          |
|                   | Between 4-9 per cent  | -                | -                  | -                        | -                        | -                      | -                          |
|                   | Between 9-10 per cent | -                | 1                  | 2                        | 1                        | -                      | 4                          |
|                   | Above 10 per cent     | 8                | 18                 | 19                       | 6                        | 36                     | 87                         |

**Note :** Scheduled commercial banks (SCBs) had to comply with minimum capital to risk-weighted assets ratio (CRAR) of 8 per cent up to end-March 1999 and 9 per cent from end-March 2000.