

**TABLE 25 : DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS BY CRAR**

(Number of banks)

Year	Capital to Risk-weighted Assets Ratio (CRAR)	Bank group					Scheduled commercial banks
		State Bank group	Nationalised banks	Old private sector banks	New private sector banks	Foreign banks in India	
1	2	3	4	5	6	7	8
1995-96	Below 4 per cent	–	5	3	–	–	<b>8</b>
	Between 4-8 per cent	–	3	3	–	3	<b>9</b>
	Between 8-10 per cent	6	7	7	1	12	<b>33</b>
	Above 10 per cent	2	4	12	8	16	<b>42</b>
1996-97	Below 4 per cent	–	2	3	–	–	<b>5</b>
	Between 4-8 per cent	–	–	1	–	–	<b>1</b>
	Between 8-10 per cent	3	6	8	–	13	<b>30</b>
	Above 10 per cent	5	11	13	9	26	<b>64</b>
1997-98	Below 4 per cent	–	1	2	–	–	<b>3</b>
	Between 4-8 per cent	–	–	2	–	–	<b>2</b>
	Between 8-10 per cent	1	6	6	2	12	<b>27</b>
	Above 10 per cent	7	12	15	7	30	<b>71</b>
1998-99	Below 4 per cent	–	1	2	–	1	<b>4</b>
	Between 4-8 per cent	–	–	2	–	–	<b>2</b>
	Between 8-10 per cent	–	4	3	2	14	<b>23</b>
	Above 10 per cent	8	14	18	7	29	<b>76</b>
1999-00	Below 4 per cent	–	1	2	–	–	<b>3</b>
	Between 4-9 per cent	–	–	2	–	–	<b>2</b>
	Between 9-10 per cent	–	4	2	1	5	<b>12</b>
	Above 10 per cent	8	14	18	7	37	<b>84</b>
2000-01	Below 4 per cent	–	1	2	–	–	<b>3</b>
	Between 4-9 per cent	–	1	1	–	–	<b>2</b>
	Between 9-10 per cent	–	2	4	1	4	<b>11</b>
	Above 10 per cent	8	15	16	7	38	<b>84</b>
2001-02	Below 4 per cent	–	1	–	–	–	<b>1</b>
	Between 4-9 per cent	–	1	–	1	–	<b>2</b>
	Between 9-10 per cent	–	2	2	1	2	<b>7</b>
	Above 10 per cent	8	15	19	6	33	<b>81</b>
2002-03	Below 4 per cent	–	–	–	2	–	<b>2</b>
	Between 4-9 per cent	–	–	–	–	–	<b>–</b>
	Between 9-10 per cent	–	1	1	1	–	<b>3</b>
	Above 10 per cent	8	18	20	6	36	<b>88</b>
2003-04	Below 4 per cent	–	–	–	1	–	<b>1</b>
	Between 4-9 per cent	–	–	–	1	–	<b>1</b>
	Between 9-10 per cent	–	1	–	–	–	<b>1</b>
	Above 10 per cent	8	18	20	8	33	<b>87</b>
2004-05	Below 4 per cent	–	–	1	–	–	<b>1</b>
	Between 4-9 per cent	–	–	1	–	–	<b>1</b>
	Between 9-10 per cent	–	2	3	2	1	<b>8</b>
	Above 10 per cent	8	18*	15	7	30	<b>78</b>

**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.

\* : Including IDBI Ltd.