TABLE 64 : DISTRIBUTION OF SCHEDULED COMMERCIAL BANKS BY CRAR

(Number of banks)

Year	Bank group	State Bank group	Nationalised banks	Old private sector banks	New private sector banks	Foreign banks in India	Other public sector bank	**Scheduled commercial banks**	Capital adequacy ratio (Per cent)
1	2	3	4	5	6	7	8	9	10
1995-96	Below 4 per cent	0	5	3	0	0	-	**8**	8.7
	Between 4-8 per cent	0	3	3	0	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	0	2	3	0	0	-	**5**	10.4
	Between 4-8 per cent	0	0	1	0	0	-	**1**	
	Between 8-10 per cent	3	6	8	0	13	-	**30**	
	Above 10 per cent	5	11	13	9	26	-	**64**	
1997-98	Below 4 per cent	0	1	2	0	0	-	**3**	11.5
	Between 4-8 per cent	0	0	2	0	0	-	**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	0	1	2	0	1	-	**4**	11.3
	Between 4-8 per cent	0	0	2	0	0	-	**2**	
	Between 8-10 per cent	0	4	3	2	14	-	**23**	
	Above 10 per cent	8	14	18	7	29	-	**76**	
1999-00	Below 4 per cent	0	1	2	0	0	-	**3**	11.1
	Between 4-9 per cent	0	0	2	0	0	-	**2**	
	Between 9-10 per cent	0	4	2	1	5	-	**12**	
	Above 10 per cent	8	14	18	7	37	-	**84**	
2000-01	Below 4 per cent	0	1	2	0	0	-	**3**	11.4
	Between 4-9 per cent	0	1	1	0	0	-	**2**	
	Between 9-10 per cent	0	2	4	1	4	-	**11**	
	Above 10 per cent	8	15	16	7	38	-	**84**	
2001-02	Below 4 per cent	0	1	0	0	0	-	**1**	12.0
	Between 4-9 per cent	0	1	0	1	0	-	**2**	
	Between 9-10 per cent	0	2	2	1	2	-	**7**	
	Above 10 per cent	8	15	19	6	33	-	**81**	
2002-03	Below 4 per cent	0	0	0	2	0	-	**2**	12.7
	Between 4-9 per cent	0	0	0	0	0	-	**0**	
	Between 9-10 per cent	0	1	1	1	0	-	**3**	
	Above 10 per cent	8	18	20	6	36	-	**88**	
2003-04	Below 4 per cent	0	0	0	1	0	-	**1**	12.9
	Between 4-9 per cent	0	0	0	1	0	-	**1**	
	Between 9-10 per cent	0	1	0	0	0	-	**1**	
	Above 10 per cent	8	18	20	8	33	-	**87**	
2004-05	Below 4 per cent	0	0	1	0	0	0	**1**	12.8
	Between 4-9 per cent	0	0	1	0	0	0	**1**	
	Between 9-10 per cent	0	2	3	2	1	0	**8**	
	Above 10 per cent	8	17	15	7	30	1	**78**	

Note : 1. 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.

2. Data in Column 10 relates to SCBs except for 1995-96, wherein it relates to public sector banks.