

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	March	March	March	March	March	March	March	March	March
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of Commercial Banks	288	222	182	173	170	167	167	173	155
(a) Scheduled Commercial Banks	284	218	178	169	166	163	163	169	151
of which: Regional Rural Banks	196	133	96	90	86	82	82	82	64
(b) Non-Scheduled Commercial Banks	4	4	4	4	4	4	4	4	4
Number of Bank Offices in India	70373	72072	74653	78787	82897	88203	94019	102377	109811
(a) Rural	30790	30251	30409	30927	31598	32529	33868	36503	39439
(b) Semi-Urban	15325	15991	16770	18027	19337	21022	23299	26144	28691
(c) Urban	12419	13232	14202	15566	16726	18288	19046	20650	21720
(d) Metropolitan	11839	12598	13272	14267	15236	16364	17806	19080	19961
Population per Office (in thousands)	16	16	15	15	15	14	13	13	12
Aggregate deposits of Scheduled Commercial Banks in India (Rs. billion)	17001.98	21090.49	26119.34	31969.40	38341.10	44928.26	52079.69	59090.82	67504.54
(a) Demand deposits	2480.28	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30	6622.99
(b) Time deposits	14521.71	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52	60881.55
Bank credit of Scheduled Commercial Banks in India (Rs. billion)	11004.28	15070.77	19311.90	23619.13	27755.49	32447.88	39420.83	46118.52	52604.59
SLR investments of Scheduled Commercial Banks in India (Rs. billion)	7391.54	7174.54	7915.16	9717.14	11664.10	13847.53	15016.19	17377.87	20061.05
Deposits of Scheduled Commercial Banks per office (Rs. million)	257	305	368	434	498	548	609	643	674
Credit of Scheduled Commercial Banks per office (Rs. million)	170	221	276	322	362	398	458	498	526
Per capita Deposit of Scheduled Commercial Banks (Rs.)	16281	19130	23382	28610	33919	39107	45505	50183	56380
Per capita Credit of Scheduled Commercial Banks (Rs.)	10752	13869	17541	21218	24617	28431	34187	38874	44028
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	62.3	64.3	68.8	72.8	77.1	78.2	78.2	78.0	79.4
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. billion)	3706.03	5127.90	6553.17	7814.76	9089.29	10915.10	13158.59	14710.5	16411.0
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	32.2	33.8	33.1	31.6	30.3	31.2	30.6	29.5	28.8
Credit-Deposit Ratio (per cent)	62.6	70.1	73.5	74.6	73.8	73.7	76.5	78.6	79.1
Investment-Deposit Ratio (per cent)	47.3	40.0	35.3	35.5	35.7	36.4	34.3	34.6	35.2
Cash-Deposit Ratio (per cent)	6.4	6.7	7.2	9.7	7.3	7.7	8.2	5.8	5.1

Notes :

- 1) Number of bank offices includes Administrative Offices.
- 2) Classification of bank offices according to population, for years are based on 2001 census.
- 3) Population per office, per capita deposits and per capita credit are based on the estimated population figures as on March 01, supplied by the Office of the Registrar General, India.
- 4) Aggregate deposits, bank credit and SLR investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
- 5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
- 6) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'.
- 7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.