

## STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	March 2004	March 2005	March 2006	March 2007	March 2008	March 2009	March 2010	March 2011	March 2012
Number of Commercial Banks	291	288	222	182	173	170	167	167	173
(a) Scheduled Commercial Banks	286	284	218	178	169	166	163	163	169
of which : Regional Rural Banks	196	196	133	96	90	86	82	82	82
(b) Non-Scheduled Commercial Banks	5	4	4	4	4	4	4	4	4
Number of Bank Offices in India	69170	70373	72072	74653	78787	82897	88203	94019	101261
(a) Rural	32227	30790	30251	30409	30927	31598	32529	33868	36130
(b) Semi-Urban	15288	15325	15991	16770	18027	19337	21022	23299	25931
(c) Urban	11806	12419	13232	14202	15566	16726	18288	19046	20321
(d) Metropolitan	9750	11839	12598	13272	14267	15236	16364	17806	18879
Population per Office (in thousands)	16	16	16	15	15	15	14	13	13
Aggregate deposits of Scheduled Commercial Banks in India (Rs. Billion)	15044.16	17001.98	21090.49	26119.34	31969.40	38341.10	44928.26	52079.69	59090.82
(a) Demand deposits	2250.22	2480.28	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.30
(b) Time deposits	12793.94	14521.71	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52
Bank credit of Scheduled Commercial Banks in India (Rs. Billion)	8407.85	11004.28	15070.77	19311.90	23619.13	27755.49	32447.88	39420.83	46118.52
SLR investments of Scheduled Commercial Banks in India (Rs. Billion)	6775.88	7391.54	7174.54	7915.16	9717.14	11664.10	13847.53	15016.19	17377.87
Deposits of Scheduled Commercial Banks per office (Rs. Million)	227	257	305	368	434	498	548	609	643
Credit of Scheduled Commercial Banks per office (Rs. Million)	133	170	221	276	322	362	398	458	502
Per capita Deposit of Scheduled Commercial Banks (Rs.)	14089	16281	19130	23382	28610	33919	39107	45505	51106
Per capita Credit of Scheduled Commercial Banks (Rs.)	8273	10752	13869	17541	21218	24617	28431	34187	39909
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	57.8	57.7	62.7	66.6	70.1	72.7	74.2	73.6	72.5
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. Billion)	2766.21	3706.03	5127.90	6553.17	7814.76	9089.29	10915.10	13158.59	14713.3
Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent)	32.0	32.2	33.8	33.1	31.6	30.3	31.2	30.6	29
Credit-Deposit Ratio (per cent)	55.9	62.6	70.1	73.5	74.6	73.8	73.7	76.5	78.6
Investment-Deposit Ratio (per cent)	45.0	47.3	40.0	35.3	35.5	35.7	36.4	34.3	34.6
Cash-Deposit Ratio (per cent)	7.2	6.4	6.7	7.2	9.7	7.3	7.7	8.2	5.8

Notes : 1) Number of bank offices includes Administrative Offices.

2) Classification of bank offices according to population, for years upto March 2004 it is based on 1991 census. For March 2005 to March 2012, classification of bank offices 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 1, 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.