

**TABLE 54 : DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS -  
ACCORDING TO POPULATION GROUP**

(Amount in ₹ Billion)  
(No. of Accounts in Thousands)

| Year | Deposits           |                       |                    |                       |                    |                       |                    |                       |
|------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|
|      | Rural              |                       | Semi Urban         |                       | Urban              |                       | Metropolitan       |                       |
|      | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding |
| 1    | 2                  | 3                     | 4                  | 5                     | 6                  | 7                     | 8                  | 9                     |
| 1985 | 57514              | 104.11                | 62028              | 167.58                | 53057              | 204.16                | 43835              | 301.82                |
| 1986 | 65873              | 128.09                | 66625              | 195.12                | 57176              | 236.93                | 47534              | 362.19                |
| 1987 | 73664              | 155.22                | 72068              | 230.32                | 60759              | 282.08                | 49689              | 415.82                |
| 1988 | 84749              | 192.15                | 82489              | 276.32                | 66784              | 326.84                | 53261              | 480.62                |
| 1989 | 89235              | 220.46                | 86269              | 314.31                | 70646              | 368.41                | 55853              | 567.13                |
| 1990 | 102113             | 262.34                | 92314              | 363.70                | 75747              | 424.16                | 63140              | 668.92                |
| 1991 | 108876             | 310.10                | 98084              | 414.39                | 80889              | 491.40                | 67342              | 789.79                |
| 1992 | 114808             | 357.50                | 101949             | 465.91                | 83449              | 552.89                | 69553              | 994.77                |
| 1993 | 117814             | 414.10                | 104023             | 535.85                | 87256              | 639.35                | 70618              | 1169.21               |
| 1994 | 121299             | 493.31                | 108502             | 630.35                | 93032              | 742.49                | 74046              | 1373.61               |
| 1995 | 109944             | 518.20                | 108129             | 714.64                | 88828              | 841.29                | 83134              | 1717.61               |
| 1996 | 112904             | 613.13                | 109416             | 831.87                | 88452              | 955.66                | 81238              | 1860.53               |
| 1997 | 116693             | 737.70                | 110129             | 980.45                | 88645              | 1125.78               | 81112              | 2161.64               |
| 1998 | 120060             | 867.06                | 110705             | 1156.44               | 88536              | 1348.97               | 80731              | 2592.21               |
| 1999 | 122660             | 1026.97               | 112376             | 1360.52               | 89533              | 1601.81               | 81339              | 2992.38               |
| 2000 | 125852             | 1205.39               | 114109             | 1619.72               | 89831              | 1889.63               | 83023              | 3499.45               |
| 2001 | 131723             | 1394.31               | 116400             | 1861.88               | 92769              | 2178.33               | 87137              | 4059.81               |
| 2002 | 133000             | 1594.23               | 117394             | 2149.90               | 94622              | 2554.78               | 94975              | 4935.01               |
| 2003 | 136733             | 1765.02               | 117537             | 2417.57               | 96099              | 2905.03               | 95711              | 5674.33               |
| 2004 | 138760             | 1950.82               | 120651             | 2682.17               | 99571              | 3302.96               | 98176              | 7176.79               |
| 2005 | 141908             | 2131.04               | 125198             | 2956.85               | 101376             | 3748.91               | 98310              | 8631.34               |
| 2006 | 139570             | 2260.61               | 121664             | 3022.13               | 106172             | 4308.13               | 117692             | 11320.87              |
| 2007 | 149663             | 2530.14               | 132808             | 3573.95               | 113422             | 5325.92               | 123306             | 14540.43              |
| 2008 | 168034             | 3034.23               | 148361             | 4302.80               | 128021             | 6576.99               | 137241             | 18585.44              |
| 2009 | 199695             | 3639.10               | 169725             | 5297.58               | 142272             | 8229.14               | 150611             | 22053.99              |
| 2010 | 224155             | 4203.38               | 189457             | 6140.47               | 152323             | 9449.92               | 168934             | 25816.52              |
| 2011 | 250254             | 4932.66               | 212043             | 7168.31               | 168037             | 11105.13              | 179796             | 30689.41              |
| 2012 | 283072             | 5731.86               | 239951             | 8425.45               | 180626             | 12725.92              | 199551             | 33899.21              |
| 2013 | 335347             | 6698.89               | 283990             | 9791.94               | 203091             | 14970.13              | 222677             | 38665.25              |

(Continued)

**TABLE 54 : DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS -  
ACCORDING TO POPULATION GROUP (Concl.d.)**

(Amount in ₹ Billion)  
(No. of Accounts in Thousands)

| Year | Credit             |                       |                    |                       |                    |                       |                    |                       |
|------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|--------------------|-----------------------|
|      | Rural              |                       | Semi-urban         |                       | Urban              |                       | Metropolitan       |                       |
|      | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding | No. of<br>Accounts | Amount<br>Outstanding |
| 1    | 10                 | 11                    | 12                 | 13                    | 14                 | 15                    | 16                 | 17                    |
| 1985 | 16233              | 69.79                 | 10705              | 90.61                 | 4607               | 114.97                | 2066               | 224.58                |
| 1986 | 19315              | 82.22                 | 11964              | 99.38                 | 5189               | 125.58                | 2321               | 254.65                |
| 1987 | 21918              | 96.27                 | 13146              | 112.82                | 5835               | 145.10                | 2537               | 283.08                |
| 1988 | 24100              | 112.82                | 14778              | 131.26                | 6287               | 160.60                | 2815               | 308.16                |
| 1989 | 26677              | 142.06                | 15505              | 157.48                | 6872               | 199.39                | 3059               | 381.34                |
| 1990 | 28401              | 254.68                | 15459              | 175.97                | 6769               | 224.28                | 3221               | 388.20                |
| 1991 | 32465              | 266.44                | 17420              | 208.00                | 8094               | 273.69                | 3967               | 493.90                |
| 1992 | 34015              | 275.20                | 17132              | 228.42                | 9358               | 301.29                | 5355               | 562.15                |
| 1993 | 32881              | 303.83                | 16885              | 253.67                | 8009               | 336.13                | 4341               | 731.05                |
| 1994 | 32310              | 308.63                | 16114              | 264.86                | 7349               | 361.75                | 3878               | 823.67                |
| 1995 | 29407              | 335.29                | 16855              | 318.07                | 7534               | 372.73                | 4301               | 1083.29               |
| 1996 | 28795              | 386.14                | 15907              | 368.91                | 7035               | 443.97                | 4936               | 1347.91               |
| 1997 | 27280              | 402.59                | 15839              | 406.02                | 7454               | 517.96                | 5045               | 1517.16               |
| 1998 | 26761              | 481.32                | 15083              | 465.10                | 6903               | 598.04                | 4838               | 1754.98               |
| 1999 | 24473              | 539.09                | 14458              | 548.20                | 6992               | 707.17                | 6382               | 2029.80               |
| 2000 | 25080              | 594.26                | 14865              | 647.90                | 7795               | 795.90                | 6631               | 2562.74               |
| 2001 | 22511              | 688.82                | 14047              | 711.06                | 7934               | 953.03                | 7873               | 3031.43               |
| 2002 | 25163              | 877.13                | 15037              | 901.56                | 7661               | 1237.57               | 8528               | 3543.67               |
| 2003 | 25637              | 1064.79               | 15434              | 1041.49               | 7972               | 1428.74               | 10448              | 4024.65               |
| 2004 | 25565              | 1099.07               | 16108              | 1148.71               | 8931               | 1699.74               | 15786              | 4855.60               |
| 2005 | 29357              | 1604.79               | 18226              | 1428.36               | 10177              | 2123.00               | 19391              | 6368.52               |
| 2006 | 29054              | 1994.23               | 21475              | 1747.94               | 12919              | 2763.65               | 21988              | 8632.59               |
| 2007 | 31029              | 2357.04               | 22099              | 2127.53               | 13254              | 3501.94               | 28060              | 11484.49              |
| 2008 | 33546              | 3231.32               | 24021              | 2559.98               | 14194              | 4305.92               | 35230              | 14072.83              |
| 2009 | 33823              | 3096.26               | 24793              | 3110.89               | 14750              | 4985.66               | 36690              | 17284.32              |
| 2010 | 37074              | 3851.50               | 27047              | 3678.59               | 16242              | 5936.15               | 38285              | 19985.45              |
| 2011 | 40018              | 3924.49               | 28772              | 4519.87               | 16896              | 7795.16               | 35038              | 24516.94              |
| 2012 | 41749              | 4422.12               | 31292              | 5282.89               | 17740              | 8548.68               | 40099              | 29778.98              |
| 2013 | 45703              | 5239.71               | 34621              | 6756.53               | 20924              | 9877.61               | 27038              | 33379.32              |

**Note** : Data as on last Friday of June from 1984 to 1989 and as on 31st March from 1990 onwards. Credit is as per place of utilisation.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, DSIM.