

Statistics at A Glance

Indicators	June 1969	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000
Number of Commercial Banks	89	276	276	284	293	299	300	301	297
(a) Scheduled Commercial Banks	73	272	272	281	291	297	299	301	297
of which: Regional Rural Banks	—	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	3	2	2	1	—	—
Number of Bank Offices in India	8262	61169	63755	64234	64937	65543	66408	67185	67339
(a) Rural	1833	35389	33126	33021	32982	32934	32864	32859	32798
(b) Semi-Urban	3342	11465	13374	13581	13832	14017	14266	14462	14536
(c) Urban	1584	8562	9533	9717	9964	10208	10593	10869	10932
(d) Metropolitan	1503	5753	7722	7915	8159	8384	8685	8995	9073
Population per Office (in thousands)	64	14	15	15	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	274938	323632	386859	433819	505599	605410	722203	851593
(a) Demand	2104	49541	60700	76903	80614	90610	102513	117423	145283
(b) Time	2542	225397	262932	309956	353205	414989	502897	604780	706310
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	154838	166844	211560	254015	278401	324079	368837	454069
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	104563	133314	149254	164782	190514	218705	254594	311697
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	449	524	620	688	796	943	1078	1255
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	253	270	339	403	438	505	598	716
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	3111	3596	4242	4644	5323	6270	7152	8247
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	1752	1854	2320	2719	2931	3356	3969	4705
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	50.4	46.0	46.4	44.0	43.8	47.3	48.7	..
Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore)	504	51739	59097	69209	80831	93807	108905	126309	..
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	34.4	36.5	33.7	32.8	34.8	38.8	39.2	..
Share of Priority Sector Advances in total non-food credit of Scheduled Commercial Banks (per cent)	15.0	36.1	38.8	35.8	34.1	35.8	34.9	35.9	..
Credit-Deposit Ratio (per cent)	77.5	56.3	51.6	54.7	58.6	55.1	53.5	51.1	53.3
Investment-Deposit Ratio (per cent)	29.3	38.0	41.2	38.6	38.0	37.7	36.1	35.3	36.6

Notes

1. Classification of bank offices according to population for the year 1969 is based on 1961 census. For the year 1993, it is based on 1981 census and for the subsequent years it is based on 1991 census. Population per office, per capita deposits and per capita credit are based on the estimated mid year population figures supplied by the Office of the Registrar General, India.
2. Deposits, credit and 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. Investments refer to those in approved securities only.
3. Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks. The ratio of Priority Sector Advances to total credit for 1998 and 1999 relate to Public Sector Banks only.
4. For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'. The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".
5. The ratio of bank deposits to national income for the years 1994 to 1999 is based on the new series of national income with 1 993-94 as the base year. For the year 1993, it is based on 1980-81 base and for 1969, the base year is 1970-71.

Map-1
State-wise Distribution of Offices of Commercial Banks : 2000
(As On March 31)

