

## Statistics At a Glance

Indicators	June 1969	March 1994	March 1995	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001
Number of Commercial Banks	89	276	284	293	299	300	301	297	296
(a) Scheduled Commercial Banks	73	272	281	291	297	299	301	297	296
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	3	2	2	1	-	-	-
Number of Bank Offices in India	8262	63755	64234	64937	65562	66408	67157	67532	67821
(a) Rural	1833	33126	33021	32982	32939	32864	32859	32691	32654
(b) Semi-Urban	3342	13374	13581	13832	14024	14266	14462	14666	14754
(c) Urban	1584	9533	9717	9964	10209	10593	10841	10994	11113
(d) Metropolitan	1503	7722	7915	8159	8390	8685	8995	9181	9300
Population per Office (in thousands)	64	15	15	15	14	14	14	15	15
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	323632	386859	433819	505599	605410	722203	851593	989141
(a) Demand deposits	2104	60700	76903	80614	90610	102513	117423	145283	159407
(b) Time deposits	2542	262932	309956	353205	414989	502897	604780	706310	829734
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	166844	211560	254015	278401	324079	368837	454069	529271
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	133314	149254	164782	190514	218705	254594	311697	367184
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	508	602	668	771	912	1075	1261	1458
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	262	329	391	425	488	549	672	780
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	3596	4242	4644	5323	6270	7359	8542	9770
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	1854	2320	2719	2931	3356	3759	4555	5228
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	47.2	48.2	46.3	46.4	49.6	50.3	53.5	55.7
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	59097	69209	80831	93807	108905	126309	155779	..
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	36.5	33.7	32.8	34.8	34.6	35.3	35.4	..
Credit-Deposit Ratio (per cent)	77.5	51.6	54.7	58.6	55.1	53.5	51.1	53.3	53.5
Investment-Deposit Ratio (per cent)	29.3	41.2	38.6	38.0	37.7	36.1	35.3	36.6	37.1
Cash-Deposit Ratio (per cent)	8.2	17.2	16.3	12.4	10.5	10.1	9.4	9.8	8.4

**Notes**

- 1) Number of bank offices includes administrative offices.
- 2) Classification of bank offices according to population for the year 1969 is based on 1961 census and for the subsequent years it is based on 1991 census.
- 3) 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.
- 4) 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.
- 5) The ratio of bank deposits to national income for the years 1994 to 2001 is based on the new series of national income with 1993-94 as the base year. For the year 1969, the base is 1970-71.
- 6) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
- 7) 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".

**Map -1**  
**State-wise Distribution of Offices of Commercial Banks : 2001**  
(As on March 31)

