

Statement No.1 : Commercial Banking at a Glance

| Important Indicators | March 2002 | June 2002 | Sept. 2002 | Dec. 2002 | March 2003 |
|---|---------------|--------------|---------------|--------------|---------------|
| | 1 | 2 | 3 | 4 | 5 |
| 1. No. of Commercial Banks | 299 | 298 | 298 | 298 | 295 |
| a) All Scheduled Commercial Banks | 294 | 294 | 294 | 294 | 290 |
| of which, Regional Rural Banks | 196 | 196 | 196 | 196 | 196 |
| b) Non-Scheduled Commercial Banks * | 5 | 4 | 4 | 4 | 5 |
| 2. Population Group - Annual Growth Rates | | | | | |
| a) Rural | | | | | |
| (i) Deposits Growth | 14.7 | 12.9 | 12.4 | 11.9 | 10.2 |
| (ii) Credit Growth | 17.3 | 15.7 | 15.6 | 16.0 | 13.8 |
| b) Semi-Urban | | | | | |
| (i) Deposits Growth | 15.4 | 13.8 | 13.5 | 13.0 | 11.6 |
| (ii) Credit Growth | 14.9 | 15.9 | 15.1 | 17.0 | 15.4 |
| c) Urban | | | | | |
| (i) Deposits Growth | 17.1 | 14.9 | 14.1 | 14.2 | 13.7 |
| (ii) Credit Growth | 15.9 | 13.1 | 12.6 | 13.8 | 15.4 |
| d) Metropolitan | | | | | |
| (i) Deposits Growth | 14.7 | 24.4 | 23.9 | 24.9 | 22.6 |
| (ii) Credit Growth @ | 27.1 | 31.7 | 30.9 | 29.4 | 14.2 |
| 3. Bank Group - Annual Growth Rates | | | | | |
| a) SBI and its Associates | | | | | |
| (i) Deposits Growth | 15.6 | 14.7 | 14.3 | 14.7 | 12.8 |
| (ii) Credit Growth@ | 12.8 | 12.2 | 16.5 | 16.2 | 11.8 |
| b) Nationalised Banks | | | | | |
| (i) Deposits Growth | 12.8 | 11.4 | 11.7 | 12.7 | 12.7 |
| (ii) Credit Growth | 19.2 | 18.3 | 15.4 | 14.7 | 14.1 |
| c) Foreign Banks | | | | | |
| (i) Deposits Growth | 10.6 | 12.3 | 5.7 | 1.9 | 1.7 |
| (ii) Credit Growth | 9.7 | 11.6 | 10.3 | 10.7 | 7.9 |
| d) Regional Rural Banks | | | | | |
| (i) Deposits Growth | 17.2 | 15.1 | 14.3 | 13.6 | 12.3 |
| (ii) Credit Growth | 18.1 | 17.2 | 17.6 | 19.0 | 18.8 |
| e) Other Scheduled Commercial Banks | | | | | |
| (i) Deposits Growth | 27.7 | 59.8 | 57.9 | 56.1 | 45.1 |
| (ii) Credit Growth | 68.5 | 91.4 | 86.7 | 85.0 | 21.4 |
| (f) All Scheduled Commercial Banks | | | | | |
| (i) Deposits Growth | 15.4 | 18.4 | 17.9 | 18.2 | 16.6 |
| (ii) Credit Growth @ | 22.9 | 24.9 | 24.1 | 23.7 | 14.5 |
| 4. Population per office (In thousand) | 16 | 16 | 16 | 16 | 16 |
| 5. Credit-Deposit Ratio | 62.3 | 57.5 | 56.9 | 57.7 | 59.4 |

Note: Figures of quarter ending March relate to 31st March and of the other quarters relate to the last Friday.

' * ' includes Local Area Banks

@ : The revised figures of gross bank credit of previous years have been considered for working of growth rates from June 2002