

Statement No.1 : Commercial Banking at a Glance

Important Indicators	June 2002	Sept. 2002	Dec. 2002	March 2003	June 2003
	1	2	3	4	5
1. No. of Commercial Banks	298	298	298	295	295
a) All Scheduled Commercial Banks	294	294	294	290	291
Of which, Regional Rural Banks	196	196	196	196	196
b) Non-Scheduled Commercial Banks *	4	4	4	5	4
2. No. Of Reporting Offices					
a) Rural	32394	32375	32315	32244	32231
b) Semi-Urban	14727	14754	14786	14813	14875
c) Urban	10578	10613	10665	10715	10841
d) Metropolitan	8656	8663	8644	8664	8745
Total	66355	66405	66410	66436	66692
3. Population Group - Annual Growth Rates(per cent)					
a) Rural					
(i) Deposits	12.9	12.4	11.9	10.2	9.9
(ii) Credit	15.7	15.6	16.0	13.8	14.8
b) Semi-Urban					
(i) Deposits	13.8	13.5	13.0	11.6	11.1
(ii) Credit	15.9	15.1	17.0	15.4	16.9
c) Urban					
(i) Deposits	14.9	14.1	14.2	13.7	13.3
(ii) Credit	13.1	12.6	13.8	15.4	16.7
d) Metropolitan					
(i) Deposits	24.4	23.9	24.9	22.6	14.4
(ii) Credit @	31.7	30.9	29.4	14.2	9.8
4. Bank Group – Annual Growth Rates (per cent)					
a) SBI and its Associates					
(i) Deposits	14.7	14.3	14.7	12.8	14.6
(ii) Credit@	12.2	16.5	16.2	11.8	10.8
b) Nationalised Banks					
(i) Deposits	11.4	11.7	12.7	12.7	11.6
(ii) Credit	18.3	15.4	14.7	14.1	11.5
c) Foreign Banks					
(i) Deposits	12.3	5.7	1.9	1.7	5.4
(ii) Credit	11.6	10.3	10.7	7.9	8.4
d) Regional Rural Banks					
(i) Deposits	15.1	14.3	13.6	12.3	11.6
(ii) Credit	17.2	17.6	19.0	18.8	19
e) Other Scheduled Commercial Banks					
(i) Deposits	59.8	57.9	56.1	45.1	16.8
(ii) Credit	91.4	86.7	85.0	21.4	16.2
(f) All Scheduled Commercial Banks					
(i) Deposits	18.4	17.9	18.2	16.6	12.9

(ii) Credit	24.9	24.1	23.7	14.5	12.2
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5. Population per office (In thousand)	16	16	16	16	16
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6. Credit-Deposit Ratio (per cent)	57.5	56.9	57.7	59.4	57
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Note : Figures of quarter ending March relate to 31st March and of the other quarters relate to the last Friday.

' * ' : indicates Local Area Banks

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