

STATISTICS RELATING TO SCHEDULED COMMERCIAL BANKS AT A GLANCE

Indicators	June 1969	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001	March 2002	March 2003
Number of Commercial Banks	89	293	299	300	301	298	300	297	292
(a) Scheduled Commercial Banks	73	291	297	299	301	297	296	293	288
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Ban	16	2	2	1	-	1	4	4	4
Number of Bank Offices in India	8262	64937	65562	66408	67157	67868	67937	68195	68561
(a) Rural	1833	32982	32939	32864	32859	32852	32585	32503	32406
(b) Semi-Urban	3342	13832	14024	14266	14462	14841	14843	14962	15090
(c) Urban	1584	9964	10209	10593	10841	10994	11193	11328	11553
(d) Metropolitan	1503	8159	8390	8685	8995	9181	9316	9402	9512
Population per Office (in thousands)	64	15	14	14	15	15	15	15	16
Aggregate deposits of Scheduled Com Banks in India (Rs. crore)	4646	433819	505599	605410	722203	851593	989141	1131188	1280853
(a) Demand deposits	2104	80614	90610	102513	117423	145283	159407	169103	170289
(b) Time deposits	2542	353205	414989	502897	604780	706310	829734	962085	1110564
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	254015	278401	324079	368837	454069	529271	609053	729214
Investments of Scheduled Commercial	1361	164782	190514	218705	254594	311697	367184	437482	547546

Banks in India (Rs. crore)

Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	668	771	912	1075	1255	1456	1659	1925
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	391	425	488	549	669	779	893	1143
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	4644	5323	6270	7359	8542	9770	11008	12253
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	2719	2931	3356	3759	4555	5228	5927	7275
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	46.1	46.2	49.4	50.3	53.5	56.0	49.3	51.8
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	80831	93807	108905	126309	155779	182255	205606	..
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	32.8	34.8	34.6	35.3	35.4	31.0	33.7	..
Credit-Deposit Ratio (per cent)	77.5	58.6	55.1	53.5	51.1	53.3	53.5	53.8	56.9
Investment-Deposit Ratio (per cent)	29.3	38.0	37.7	36.1	35.3	36.6	37.1	38.7	42.7

Cash-Deposit Ratio (per cent)	8.2	12.4	10.5	10.1	9.4	9.8	8.4	7.1	6.5
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- 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 1996 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".