

TABLE NO. 1.1 – PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March	March
	1969	1995	1996	1997	1998	1999	2000	2001	2002	2003
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	284	293	299	300	303	297	301	298	294
(a) Scheduled Commercial Banks	73	281	291	297	299	302	297	296	294	289
Of which: Regional Rural Banks	—	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	3	2	2	1	1	—	5	4	5
Number of Bank Offices in India	8262	62367	63026	63550	64218	64939	65412	65919	66190	66535
(a) Rural	1833	33004	32995	32915	32878	32857	32734	32562	32380	32303
(b) Semi-Urban	3342	13341	13561	13766	13980	14168	14407	14597	14747	14859
(c) Urban	1584	8868	9086	9340	9597	9898	10052	10293	10477	10693
(d) Metropolitan	1503	7154	7384	7529	7763	8016	8219	8467	8586	8680
Population per office (in thousands)	64	15	15	15	15	15	15	15	16	16
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	386859	429003	499763	598485	714025 @	851593 @	989141 #	1131187 #	1311761 #
Of which: (a) Demand	2104	76903	80614	90610	102513	117423	145283	159407	169103	187837
(b) Time	2542	309956	348389	409153	495972	596602	706310	829734	962085	1123924
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	211560	254015	278401	324079	368837	454069	529272	609053	746432
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	620	681	786	932	1100	1302	1501	1709	1972
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	339	403	438	505	568	694	803	920	1122
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	4242	4613	5261	6170	7237	8498	9758	10994	12554
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	2320	2719	2931	3356	3738	4531	5221	5919	7143
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	46.4	44.0	43.8	47.3	49.8	53.5	58.9	60.7	66.0
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	69209	80831	93807	108905	126309	155779	182255	205604	254648 *
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	33.7	32.8	34.8	34.6	35.3	35.4	35.5	34.8	35.1 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	35.8	34.1	35.8	35.1	37.0	37.4	38.5	38.2	37.6 *
Credit Deposit Ratio	77.5	54.7	59.2	55.7	54.2	51.7	53.3	53.5	53.8	56.9
Investment Deposit Ratio	29.3	38.6	38.4	38.1	36.5	35.7	36.6	37.1	38.7	41.3
Cash Deposit Ratio	8.2	16.3	12.5	10.6	10.2	9.5	9.8	8.4	7.1	6.3

@ Includes Resurgent India Bonds (RIB) (Rs.17,945 crore)

# Includes Resurgent India Bonds (RIB) (Rs.17,945 crore) and also India Millennium Deposits (IMD) (Rs.25,662 crore)

\* Provisional.

See Notes on Tables.