

STATISTICS RELATING TO SCHEDULED COMMERCIAL BANKS AT A GLANCE

Indicators	June 1969	March 1997	March 1998	March 1999	March 2000	March 2001	March 2002	March-03	March-04
Number of Commercial Banks	89	299	300	301	298	300	297	292	290
(a) Scheduled Commercial Banks	73	297	299	301	297	296	293	288	286
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	2	1	-	1	4	4	4	4
Number of Bank Offices in India	8262	65562	66408	67157	67868	67937	68195	68500	69071
(a) Rural	1833	32939	32864	32859	32852	32585	32503	32283	32227
(b) Semi-Urban	3342	14024	14266	14462	14841	14843	14962	15135	15288
(c) Urban	1584	10209	10593	10841	10994	11193	11328	11566	11806
(d) Metropolitan	1503	8390	8685	8995	9181	9316	9402	9516	9750
Population per Office (in thousands)	64	14	15	15	15	15	15	16	16
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	505599	605410	722203	851593	989141	1131188	1311761	1542284
(a) Demand deposits	2104	90610	102513	117423	145283	159407	169103	187837	245943
(b) Time deposits	2542	414989	502897	604780	706310	829734	962085	1123924	1296342
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	278401	324079	368837	454069	529271	609053	746432	865594
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	190514	218705	254594	311697	367184	437482	541750	675868
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	771	912	1075	1255	1456	1659	1925	2265
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	425	488	549	669	779	893	1143	1330
Per capita Deposit of Scheduled Commercial Banks (Rs.)	88	5323	6270	7359	8542	9770	11008	12253	14313
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	2931	3356	3759	4555	5228	5927	7275	8404
Deposits of Scheduled Commercial Banks as percentage to Gross National Product (at current prices)	15.5	46.2	49.4	50.3	53.5	56	54.4	58.8	61.7
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	93807	108905	126309	155779	182255	205606	254648(P)	..
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14	34.8	34.6	35.3	35.4	31	34.8	35.1	..
Credit-Deposit Ratio (per cent)	77.5	55.1	53.5	51.1	53.3	53.5	53.8	56.9	56.1
Investment-Deposit Ratio (per cent)	29.3	37.7	36.1	35.3	36.6	37.1	38.7	41.3	43.8
Cash-Deposit Ratio (per cent)	8.2	10.5	10.1	9.4	9.8	8.4	7.1	6.3	5.6

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
- 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
- 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 'balances with the Reserve Bank of India' are taken from the "Weekly Reserve Bank of India".

period.

- 5) The ratio of bank deposits to national income for the years 1996 to 2003 is based on the new series of national income with 1993-94 as the base

year. For the year 1969, the base is 1970-

- 6) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional
- 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 Reserve Bank of India".