

Banking Statistics - Summary Tables - March 1997 (Part 2 of 5)

Table No 1.1: Progress of Commercial Banking at a Glance

IMPORTANT INDICATORS	June 1969	March 1991	March 1992	March 1993	March 1994	March 1995	March 1996	March 1997	March 1998
	1	2	3	4	5	6	7	8	9
No. of Commercial Banks	89	276	276	276	276	284	293	299	300
(a) Scheduled Commercial Banks	73	272	272	272	272	281	291	297	299
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	3	2	2	1
Number of Bank Offices in India	8262	60220	60570	61169	61803	62367	63026	63550	64218
(a) Rural	1833	35206	35269	35389	35329	33004	32995	32915	32878
(b) Semi-Urban	3342	11344	11356	11465	11890	13341	13561	13766	13980
(c) Urban	1584	8046	8279	8562	8745	8868	9086	9340	9597
(d) Metropolitan	1503	5624	5666	5753	5839	7154	7384	7529	7763
Population per office (in thousands)	64	14	14	14	15	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	201199	237566	274938	323632	386859	433819	505599	605410
of which: (a) Demand	2104	38300	48893	49541	60700	76903	80614	90610	102513
(b) Time	2542	162898	188672	225397	262932	309956	353205	414989	502897
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	121865	131520	154838	166844	211560	254015	278401	324079
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	334	392	449	524	620	688	796	943
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	202	217	253	270	339	403	438	505
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	2368	2738	3111	3596	4242	4644	5323	6270
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1434	1516	1752	1854	2320	2719	2931	3356
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	48.1	49.5	50.4	46.0	46.4	44.5	44.3	47.9
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	44572	47318	51739	59097	69209	80831	93807	N.A.
Share of Priority sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	37.7	37.1	34.4	36.5	33.7	32.8	34.8	N.A.
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	39.2	38.6	36.1	38.8	35.8	34.1	35.8	N.A.
Credit Deposit Ratio	77.5	60.6	55.4	56.3	51.6	54.7	58.6	55.1	53.5
Investment Deposit Ratio	29.3	37.7	38.0	38.0	41.2	38.6	38.0	37.7	36.1
Cash Deposit Ratio	8.2	17.6	18.2	13.6	17.2	16.3	12.4	10.5	10.1

N.A. = Not Available.

See Notes on Tables.

**Table No. 1.2 - Distribution of Banking Centres According to State and Population Group
(as at the End of March)**

POPULATION GROUP REGION/STATE/ UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METRO- POLITAN		ALL CENTRES	
	1997	1998	1997	1998	1997	1998	1997	1998	1997	1998
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4654	4629	451	452	37	37	3	3	5145	5121
Haryana	644	643	91	92	12	12	-	-	747	747
Himachal Pradesh	605	605	14	14	-	-	-	-	619	619
Jammu & Kashmir	490	482	22	22	2	2	-	-	514	506
Punjab	1030	1028	99	99	9	9	1	1	1139	1137
Rajasthan	1821	1807	211	211	13	13	1	1	2046	2032
Chandigarh	9	9	2	2	1	1	-	-	12	12
Delhi	55	55	12	12	-	-	1	1	68	68
NORTH-EASTERN REGION	1230	1227	118	118	8	8	-	-	1356	1353
Arunachal Pradesh	60	60	1	1	-	-	-	-	61	61
Assam	789	786	73	73	4	4	-	-	866	863
Manipur	49	49	11	11	1	1	-	-	61	61
Meghalaya	124	124	7	7	1	1	-	-	132	132
Mizoram	60	60	5	5	1	1	-	-	66	66
Nagaland	35	35	8	8	-	-	-	-	43	43
Tripura	113	113	13	13	1	1	-	-	127	127
EASTERN REGION	7064	7064	774	774	67	67	1	1	7906	7906
Bihar	3318	3317	401	401	16	16	-	-	3735	3734
Orissa	1544	1545	93	93	6	6	-	-	1643	1644
Sikkim	32	32	1	1	-	-	-	-	33	33
West Bengal	2155	2155	277	277	45	45	1	1	2478	2478
Andaman & Nicobar Islands	15	15	2	2	-	-	-	-	17	17
CENTRAL REGION	7527	7488	802	803	60	60	4	4	8393	8355
Madhya Pradesh	2447	2414	286	286	21	21	2	2	2756	2723
Uttar Pradesh	5080	5074	516	517	39	39	2	2	5637	5632
WESTERN REGION	3834	3828	666	670	43	43	7	7	4550	4548
Goa	142	143	9	10	-	-	-	-	151	153
Gujarat	1473	1465	256	259	14	14	3	3	1746	1741
Maharashtra	2213	2214	398	398	29	29	4	4	2644	2645
Dadra & Nagar Haveli	5	5	1	1	-	-	-	-	6	6
Daman & Diu	1	1	2	2	-	-	-	-	3	3
SOUTHERN REGION	6561	6535	2218	2220	81	81	3	3	8863	8839
Andhra Pradesh	2332	2320	467	467	34	34	1	1	2834	2822
Karnataka	2122	2109	279	279	14	14	1	1	2416	2403
Kerala	309	308	1033	1035	7	7	-	-	1349	1350
Tamil Nadu	1767	1767	434	434	25	25	1	1	2227	2227
Lakshadweep	9	9	-	-	-	-	-	-	9	9
Pondicherry	22	22	5	5	1	1	-	-	28	28
ALL-INDIA	30870	30771	5029	5037	296	296	18	18	36213	36122

See Notes on Tables.

**Table No. 1.3 - Distribution of Deposits and Credit of Scheduled Commercial Banks
According to Population Group
March 1997**

(Amount in Rupees Lakh)

POPULATION GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
RURAL	32,909 (50.5)	73769,70 (14.7)	32525,22 (11.4)	32,244 (56.6)	68290,92 (21.2)	30282,32 (16.4)
SEMI-URBAN	13,931 (21.4)	98045,13 (19.6)	37383,60 (13.1)	10,487 (18.4)	58489,65 (18.2)	22692,30 (12.3)
URBAN	10,061 (15.5)	112577,67 (22.5)	49930,94 (17.6)	7,867 (13.8)	69784,28 (21.7)	27303,27 (14.8)
METROPOLITAN	8,210 (12.6)	216163,87 (43.2)	164533,54 (57.9)	6,345 (11.1)	125664,63 (39.0)	103845,85 (56.4)
ALL INDIA	65,111 (100.0)	500556,37 (100.0)	284373,30 (100.0)	56,943 (100.0)	322229,48 (100.0)	184123,74 (100.0)

**Table No. 1.4 - Distribution of Deposits and Credit of Scheduled Commercial Banks
According to Bank Group
March 1997**

(Amount in Rupees Lakh)

BANK GROUP	ALL OFFICES			OFFICES OPENED AFTER JUNE 1969		
	No. of Offices	Deposits	Credit	No. of Offices	Deposits	Credit
	1	2	3	4	5	6
STATE BANK OF INDIA AND ITS ASSOCIATES	13,148 (20.2)	124872,99 (24.9)	83032,21 (29.2)	10,650 (18.7)	72014,52 (22.3)	56762,49 (30.8)
NATIONALISED BANKS	32,522 (49.9)	276677,20 (55.3)	139125,48 (48.9)	27,765 (48.8)	187414,38 (58.2)	88384,23 (48.0)
FOREIGN BANKS	184 (0.3)	35620,76 (7.1)	26505,28 (9.3)	62 (0.1)	7187,48 (2.2)	7640,54 (4.1)
REGIONAL RURAL BANKS	14,639 (22.5)	17729,36 (3.5)	8655,30 (3.0)	14,639 (25.7)	17729,36 (5.5)	8655,30 (4.7)
OTHER SCHEDULED	4,618	45656,06	27055,02	3,827	37883,74	22681,19

COMMERCIAL BANKS	(7.1)	(9.1)	(9.5)	(6.7)	(11.8)	(12.3)
ALL SCHEDULED COMMERCIAL BANKS	65,111 (100.0)	500556,37 (100.0)	284373,30 (100.0)	56,943 (100.0)	322229,48 (100.0)	184123,74 (100.0)

**Table No. 1.5 - Distribution of Deposits and Credit of Scheduled Commercial Banks
According to State
March 1997**

REGION/STATE UNION TERRITORY	No. of Offices	(Amount in Rupees Lakh)			
		DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
NORTHERN REGION	10,197	690,30,381	112335,41	59,79,400	54394,64
HARYANA	1,413	98,53,572	10616,58	9,53,370	4515,27
HIMACHAL PRADESH	772	36,00,096	4061,20	2,79,463	859,21
JAMMU & KASHMIR	810	41,83,719	4612,72	2,77,987	1185,13
PUNJAB	2,415	183,41,908	23902,14	13,97,142	9147,87
RAJASTHAN	3,306	143,43,546	14443,37	21,76,549	6746,08
CHANDIGARH	171	15,72,603	4124,84	78,651	2299,21
DELHI	1,310	171,34,937	50574,56	8,16,238	29641,86
NORTH-EASTERN REGION	1,941	111,17,669	8148,07	16,01,230	2618,70
ARUNACHAL PRADESH	69	4,96,778	402,53	29,463	49,82
ASSAM	1,271	78,84,919	5100,03	10,17,080	1852,37
MANIPUR	87	2,92,340	240,81	72,862	153,37
MEGHALAYA	180	7,74,298	906,80	83,121	137,35
MIZORAM	79	2,15,254	283,10	22,214	39,05
NAGALAND	72	3,72,844	508,03	49,747	112,99
TRIPURA	183	10,81,236	706,77	3,26,743	273,75
EASTERN REGION	11,716	700,69,172	65312,73	113,45,996	27949,94
BIHAR	5,016	265,73,079	21442,67	45,68,693	6191,08
ORISSA	2,183	88,46,845	7296,10	24,00,741	3350,40
SIKKIM	42	1,17,633	239,78	19,731	41,61
WEST BENGAL	4,444	343,74,298	36132,28	43,42,356	18339,09
ANDAMAN & NICOBAR Islands	31	1,57,317	201,90	14,475	27,75
CENTRAL REGION	13,414	808,94,424	67965,83	98,31,493	25521,09
MADHYA PRADESH	4,517	197,13,638	18706,30	31,07,779	9816,26
UTTAR PRADESH	8,897	611,80,786	49259,53	67,23,714	15704,83
WESTERN REGION	10,111	629,23,294	136098,00	63,21,816	91398,68
GOA	293	20,47,013	3843,22	1,04,624	944,43
GUJARAT	3,619	193,91,784	29776,44	19,94,409	14346,56
MAHARASHTRA	6,179	413,03,874	102190,08	42,13,756	76051,67
DADRA & NAGAR HAVELI	7	80,019	82,49	4,451	14,61
DAMAN & DIU	13	1,00,604	205,78	4,576	41,41

SOUTHERN REGION	17,732	1025,43,377	110696,33	205,37,982	82490,26
ANDHRA PRADESH	5,022	267,41,867	26580,30	66,23,385	20242,29
KARNATAKA	4,644	249,47,439	26819,60	44,19,932	19020,81
KERALA	3,198	196,41,059	23156,48	35,36,259	10523,93
TAMIL NADU	4,782	305,94,729	33265,96	58,65,768	32367,00
LAKSHADWEEP	9	20,268	31,98	1,643	2,67
PONDICHERRY	77	5,98,015	842,02	90,995	333,55
ALL-INDIA	65,111	3965,78,317	500556,37	556,17,917	284373,30

Table No. 1.6 - Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Place of Sanction and Utilisation March 1997

POPULATION GROUP	(Amount in Rupees Lakh)					
	AS PER SANCTION			AS PER UTILISATION		
	No. of Accounts	Amount outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	271,04,273	32525,22	44.1	272,80,171	40258,88	54.6
SEMI-URBAN	159,08,331	37383,60	38.1	158,38,789	40602,02	41.4
URBAN	75,00,608	49930,94	44.4	74,54,120	51796,03	46.0
METROPOLITAN	51,04,705	164533,54	76.1	50,44,837	151716,38	70.2
ALL-INDIA	556,17,917	284373,30	56.8	556,17,917	284373,30	56.8

Table No. 1.7 - State-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Place of Sanction and Utilisation March 1997

REGION/STATE UNION TERRITORY	(Amount in Rupees Lakh)						
	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but Sanctioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	54394,64	52084,01	2310,63	728,41	52812,42	48.4	47.0
HARYANA	4515,27	4463,37	51,91	1183,31	5646,67	42.5	53.2
HIMACHAL PRADESH	859,21	832,70	26,51	129,12	961,82	21.2	23.7
JAMMU & KASHMIR	1185,13	1182,54	2,59	18,57	1201,11	25.7	26.0
PUNJAB	9147,87	9056,01	91,86	587,85	9643,86	38.3	40.3
RAJASTHAN	6746,08	6731,85	14,23	517,09	7248,95	46.7	50.2
CHANDIGARH	2299,21	2091,10	208,11	205,61	2296,70	55.7	55.7
DELHI	29641,86	25425,84	4216,02	387,47	25813,31	58.6	51.0
NORTH-EASTERN REGION	2618,70	2549,49	69,21	391,91	2941,40	32.1	36.1

ARUNACHAL PRADESH	49,82	49,49	32	21,53	71,02	12.4	17.6
ASSAM	1852,37	1798,36	54,01	319,59	2117,95	36.3	41.5
MANIPUR	153,37	149,01	4,36	3,68	152,70	63.7	63.4
MEGHALAYA	137,35	119,63	17,72	8,59	128,22	15.1	14.1
MIZORAM	39,05	37,89	1,16	3,76	41,65	13.8	14.7
NAGALAND	112,99	111,78	1,21	40,14	151,92	22.2	29.9
TRIPURA	273,75	272,00	1,75	5,94	277,94	38.7	39.3
EASTERN REGION	27949,94	27092,82	857,12	427,76	27520,58	42.8	42.1
BIHAR	6191,08	6156,98	34,09	209,13	6366,12	28.9	29.7
ORISSA	3350,40	3331,94	18,46	175,87	3507,81	45.9	48.1
SIKKIM	41,61	41,40	21	2,00	43,40	17.4	18.1
WEST BENGAL	18339,09	17259,47	1079,62	312,67	17572,14	50.8	48.6
ANDAMAN & NICOBAR Islands	27,75	27,25	50	3,86	31,10	13.7	15.4
CENTRAL REGION	25521,09	25394,41	126,67	2247,79	27642,20	37.5	40.7
MADHYA PRADESH	9816,26	9741,05	75,21	817,91	10558,96	52.5	56.4
UTTAR PRADESH	15704,83	15626,11	78,72	1457,13	17083,24	31.9	34.7
WESTERN REGION	91398,68	89441,06	1957,62	686,10	90127,16	67.2	66.2
GOA	944,43	937,20	7,23	38,69	975,90	24.6	25.4
GUJARAT	14346,56	14185,45	161,11	1400,25	15585,70	48.2	52.3
MAHARASHTRA	76051,67	72854,23	3197,44	544,29	73398,53	74.4	71.8
DADRA & NAGAR HAVELI	14,61	14,61	-	59,54	74,15	17.7	89.9
DAMAN & DIU	41,41	38,81	2,60	54,08	92,89	20.1	45.1
SOUTHERN REGION	82490,26	82064,11	426,15	1265,43	83329,54	74.5	75.3
ANDHRA PRADESH	20242,29	20114,93	127,36	457,13	20572,06	76.2	77.4
KARNATAKA	19020,81	18785,67	235,14	566,17	19351,84	70.9	72.2
KERALA	10523,93	10455,53	68,40	131,00	10586,54	45.4	45.7
TAMIL NADU	32367,00	31817,12	549,88	553,00	32370,11	97.3	97.3
LAKSHADWEEP	2,67	2,65	1	37	3,02	8.3	9.4
PONDICHERY	333,55	330,59	2,96	115,38	445,97	39.6	53.0
ALL-INDIA	284373,30	284373,30			284373,30	56.8	56.8

Table No. 1.8 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Place of Sanction and Utilisation March 1997

REGION/STATE UNION TERRITORY	(Amount in Rupees Lakh)									
	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	5697,64	7046,61	5286,89	5430,36	9730,31	10478,64	33679,80	29856,81	54394,64	52812,42
HARYANA	965,44	1573,12	1147,87	1213,58	2401,96	2859,97	-	-	4515,27	5646,67
HIMACHAL PRADESH	588,58	632,83	270,63	328,99	-	-	-	-	859,21	961,82
JAMMU & KASHMIR	255,94	227,39	133,62	171,78	795,57	801,94	-	-	1185,13	1201,11
PUNJAB	2206,30	2562,92	2220,73	2161,36	2355,45	2578,27	2365,38	2341,31	9147,87	9643,86
RAJASTHAN	1489,22	1800,70	1433,86	1415,43	1956,58	2145,14	1866,43	1887,67	6746,08	7248,95
CHANDIGARH	28,55	113,54	49,91	89,85	2220,75	2093,32	-	-	2299,21	2296,70
DELHI	163,60	136,11	30,27	49,37	-	-	29447,99	25627,83	29641,86	25813,31

NORTH-EASTERN REGION	976,36	1194,54	720,93	923,18	921,40	823,68	-	-	2618,70	2941,40
ARUNACHAL PRADESH	49,50	70,78	31	24	-	-	-	-	49,82	71,02
ASSAM	666,65	832,60	499,28	663,61	686,44	621,75	-	-	1852,37	2117,95
MANIPUR	55,84	57,24	38,24	40,74	59,29	54,71	-	-	153,37	152,70
MEGHALAYA	49,83	55,57	22,10	21,40	65,42	51,25	-	-	137,35	128,22
MIZORAM	10,57	14,02	7,95	18,24	20,54	9,39	-	-	39,05	41,65
NAGALAND	20,73	35,17	92,26	116,76	-	-	-	-	112,99	151,92
TRIPURA	123,24	129,16	60,79	62,19	89,72	86,59	-	-	273,75	277,94
EASTERN REGION	5104,30	6117,93	3295,95	3825,97	5264,75	5341,26	14284,94	12235,42	27949,94	27520,58
BIHAR	2154,32	2567,14	1442,80	1487,82	2593,97	2311,16	-	-	6191,08	6366,12
ORISSA	1243,51	1253,59	830,23	937,29	1276,66	1316,93	-	-	3350,40	3507,81
SIKKIM	14,95	18,88	26,67	24,52	-	-	-	-	41,61	43,40
WEST BENGAL	1682,98	2265,87	977,05	1357,68	1394,13	1713,17	14284,94	12235,42	18339,09	17572,14
ANDAMAN & NICOBAR Islands	8,54	12,45	19,21	18,65	-	-	-	-	27,75	31,10
CENTRAL REGION	5956,22	7295,41	5794,92	6688,60	8034,83	8339,37	5735,11	5318,82	25521,09	27642,20
MADHYA PRADESH	1869,50	2371,08	1978,85	2461,79	2911,98	3010,21	3055,93	2715,89	9816,26	10558,96
UTTAR PRADESH	4086,72	4924,34	3816,07	4226,81	5122,85	5329,16	2679,18	2602,93	15704,83	17083,24
WESTERN REGION	4654,88	6288,49	5320,51	6147,75	5898,08	6501,14	75525,21	71189,78	91398,68	90127,16
GOA	172,40	194,45	772,03	781,45	-	-	-	-	944,43	975,90
GUJARAT	1960,70	2640,05	2201,17	2688,02	1980,79	1887,19	8203,90	8370,44	14346,56	15585,70
MAHARASHTRA	2512,94	3380,08	2300,13	2585,16	3917,28	4613,95	67321,32	62819,34	76051,67	73398,53
DADRA & NAGAR HAVELI	8,00	73,00	6,61	1,15	-	-	-	-	14,61	74,15
DAMAN & DIU	84	92	40,56	91,97	-	-	-	-	41,41	92,89
SOUTHERN REGION	10135,81	12315,88	16964,40	17586,16	20081,57	20311,94	35308,48	33115,55	82490,26	83329,54
ANDHRA PRADESH	3413,53	4337,22	3859,60	3993,87	4820,02	4866,61	8149,14	7374,35	20242,29	20572,06
KARNATAKA	2793,89	3104,09	3076,90	2866,95	2893,46	3030,11	10256,56	10350,69	19020,81	19351,84
KERALA	691,80	790,32	5633,83	5717,74	4198,30	4078,48	-	-	10523,93	10586,54
TAMIL NADU	3196,32	4008,79	4341,01	4910,40	7926,89	8060,42	16902,78	15390,51	32367,00	32370,11
LAKSHADWEEP	2,67	3,02	-	-	-	-	-	-	2,67	3,02
PONDICHERRY	37,60	72,44	53,06	97,19	242,90	276,33	-	-	333,55	445,97
ALL- INDIA	32525,22	40258,88	37383,60	40602,02	49930,94	51796,03	164533,54	151716,38	284373,30	284373,30