

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

IMPORTANT INDICATORS	June 1969	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001	March 2002	March 2003	March 2004
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	293	299	300	303	297	301	298	294	291
(a) Scheduled Commercial Banks	73	291	297	299	302	297	296	294	289	286
<i>Of which:</i> Regional Rural Banks	–	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	2	2	1	1	–	5	4	5	5
Number of Bank Offices in India	8262	63026	63550	64218	64939	65412	65919	66190	66535	67188
(a) Rural	1833	32995	32915	32878	32857	32734	32562	32380	32303	32121
(b) Semi-Urban	3342	13561	13766	13980	14168	14407	14597	14747	14859	15091
(c) Urban	1584	9086	9340	9597	9898	10052	10293	10477	10693	11000
(d) Metropolitan	1503	7384	7529	7763	8016	8219	8467	8586	8680	8976
Population per office (in thousands)	64	15	15	15	15	15	15	16	16	16
Deposits of Scheduled Commercial Banks in India (Rs. Crore)	4646	429003	499763	598485	714025 @	851593 @	989141 #	1131187 #	1311761 #	1542284 &
<i>of which:</i> (a) Demand	2104	80614	90610	102513	117423	145283	159407	169103	187837	245943
(b) Time	2542	348389	409153	495972	596602	706310	829734	962085	1123924	1296342
Credit of Scheduled Commercial Banks in India (Rs. Crore)	3599	254015	278401	324079	368837	454069	529272	609053	746432	865594
Deposits of Scheduled Commercial Banks per office (Rs. Lakh)	56	681	786	932	1100	1302	1501	1709	1972	2295
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	403	438	505	568	694	803	920	1122	1288
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	4613	5261	6170	7237	8498	9758	10994	12554	14550
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	2719	2931	3356	3738	4531	5221	5919	7143	8166
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	44.0	43.8	47.3	49.8	53.5	58.9	60.7	65.3	68.5
Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore)	504	80831	93807	108905	126309	155779	182255	205604	250989	316808 *
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	35.5	34.8	34.6	37.7 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	34.1	35.8	36.1	37.0	37.4	38.5	38.2	37.1	39.4 *
Credit Deposit Ratio	77.5	59.2	55.7	54.2	51.7	53.3	53.5	53.8	56.9	56.1
Investment Deposit Ratio	29.3	38.4	38.1	36.5	35.7	36.6	37.1	38.7	41.3	43.8
Cash Deposit Ratio	8.2	12.5	10.6	10.2	9.5	9.8	8.4	7.1	6.3	5.6

@ 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)

& Includes India Millennium Deposits (IMD) (Rs.25,662 Crore)

* Provisional

See Notes on Tables.