

STATISTICS AT A GLANCE

Indicators	June 1969	March 1990	March 1991	March 1992	March 1993	March 1994	March 1995	March 1996	March 1997
Number of Commercial Banks	89	274	276	276	276	276	282	288	296
(a) Scheduled Commercial Banks of which: Regional Rural Banks	73 —	270 196	272 196	272 196	272 196	272 196	280 196	287 196	295 196
(b) Non-Scheduled Commercial Banks	16	4	4	4	4	4	2	1	1
Number of Bank Offices in India	8262	59752	60220	60570	61169	63755	64234	64938	65544
(a) Rural	1833	34791	35206	35269	35389	33126	33021	32982	32938
(b) Semi-Urban	3342	11324	11344	11356	11465	13374	13581	13832	14015
(c) Urban	1584	8042	8046	8279	8562	9533	9717	9964	10207
(d) Metropolitan	1503	5595	5624	5666	5753	7722	7915	8160	8384
Population per Office (in thousands)	64	14	14	14	14	15	15	15	15
Deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	173515	201199	237566	274938	323632	386859	433819	505599
(a) Demand	2104	33437	38300	48893	49541	60700	76903	80614	90610
(b) Time	2542	140078	162898	188672	225397	262932	309956	353205	414989
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	105450	121865	131520	154838	166844	211560	254015	278401
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	64584	75817	90334	104563	133314	149254	164782	190514
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	290	334	392	449	524	620	688	796
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	176	202	217	253	270	339	403	438
Per capita Deposits of Scheduled Commercial Banks (Rs.)	88	2098	2368	2738	3111	3596	4242	4644	5323
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	1275	1434	1516	1752	1854	2320	2719	2931
Deposits of Scheduled Commercial Banks as percentage to National Income (at current prices)	15.5	48.6	48.1	49.5	50.4	50.7	51.7	50.6	50.1
Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore)	504	41497	44572	47318	51739	59097	69209	80831	93807
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	40.7	37.7	37.1	34.4	36.5	33.7	32.8	34.8
Share of Priority Sector Advances in total non-food credit of Scheduled Commercial Banks (per cent)	15.0	41.5	39.2	38.6	36.1	38.8	35.8	34.1	35.8
Credit-Deposit Ratio	77.5	60.8	60.6	55.4	56.3	51.6	54.7	58.6	55.1
Investment-Deposit Ratio	29.3	37.2	37.7	38.0	38.0	41.2	38.6	38.0	37.7
Cash-Deposit Ratio	8.2	16.3	17.6	18.2	13.6	17.2	16.3	12.4	10.5

Notes: 1) Classification of bank offices according to population for the year 1969 is based on 1961 census. For the period 1990 to 1993, it is based on 1981 census and for the subsequent years it is based on 1991 census. 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.

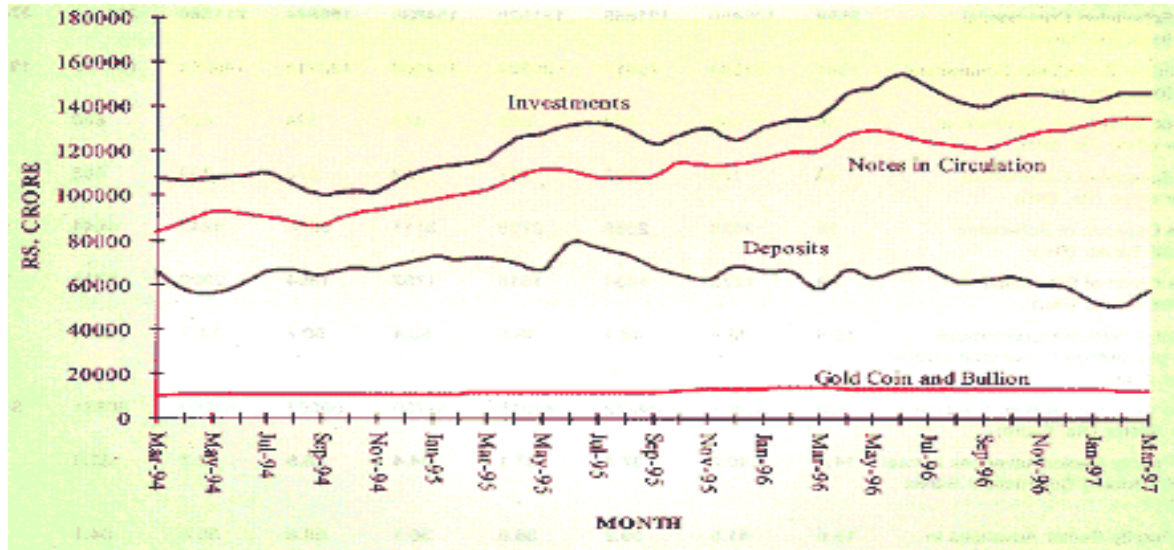
2) Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.

3) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.

4) 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".

GRAPH-1

Liabilities and Assets of the Reserve bank of India - 1994-97



Note: Investments include government of India rupee securities and foreign securities.

GRAPH-2

scheduled Commercial Banks' Business in India - 1991-97
(As on the last Friday of Month)

