

**STATISTICS RELATING TO SCHEDULED COMMERCIAL BANKS AT A GLANCE**

Indicators	June 1969	March 1998	March 1999	March 2000	March 2001	March 2002	March-03	March-04	March-05
Number of Commercial Banks	89	300	301	298	300	297	292	290	289
(a) Scheduled Commercial Banks	73	299	301	297	296	293	288	286	285
of which: Regional Rural Banks	-	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	1	-	2	5	4	4	5	4
Number of Bank Offices in India	8262	66408	67157	67868	67937	68195	68500	69170	70324
(a) Rural	1833	32864	32859	32852	32585	32503	32283	32227	32115
(b) Semi-Urban	3342	14266	14462	14841	14843	14962	15135	15288	15651
(c) Urban	1584	10593	10841	10994	11193	11328	11566	11806	12368
(d) Metropolitan	1503	8685	8995	9181	9316	9402	9516	9750	10190
Population per Office (in thousands)	64	15	15	15	15	15	16	16	16
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	605410	722203	851593	989141	1131188	13111761	1504416	1700198
(a) Demand deposits	2104	102513	117423	145283	159407	169103	187837	225022	248028
(b) Time deposits	2542	502897	604780	706310	829734	962085	1123924	1279394	1452171
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	324079	368837	454069	529271	609053	746432	840785	1100428
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	218705	254594	311697	367184	437482	541750	677588	739154
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	912	1075	1255	1456	1659	1925	2265	2574
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	488	549	669	779	893	1143	1330	1700
Per capita Deposit of Scheduled Commercial Banks (Rs.)	88	6270	7359	8542	9770	11008	12253	14089	16281
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	3356	3759	4555	5228	5927	7275	8273	10752
Deposits of Scheduled Commercial Banks as percentage to Gross National product (at current prices)	15.5	49.4	50.3	53.5	56.0	54.4	58.8	60.0	60.4
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	108905	126309	155779	182255	205606	254648	263834	345627
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	34.6	35.3	35.4	31.0	34.8	35.1	34.5	35.5
Credit-Deposit Ratio (per cent)	77.5	53.5	51.1	53.3	53.5	53.8	56.9	55.9	64.7
Investment-Deposit Ratio (per cent)	29.3	36.1	35.3	36.6	37.1	38.7	41.3	45.0	43.5
Cash-Deposit Ratio (per cent)	8.2	10.1	9.4	9.8	8.4	7.1	6.3	7.2	6.4

**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 based on 1991 census.
- 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 the Registrar of Banks.
- 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. The data relate to the last Friday of the reference 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 1970-71.
- 6) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
- 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 the 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 the Reserve Bank of India".