

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	June 1969	March 2001	March 2002	March 2003	March 2004	March 2005	March 2006	March 2007	March 2008
Number of Commercial Banks	89	300	297	292	290	289	222	183	174
(a) Scheduled Commercial Banks	73	296	293	288	286	285	218	179	170
of which: Regional Rural Banks	-	196	196	196	196	196	133	96	91
(b) Non-Scheduled Commercial Banks	16	5	4	4	5	4	4	4	4
Number of Bank Offices in India	8262	67937	68195	68500	69170	70373	71685	74346	77773
(a) Rural	1833	32585	32503	32283	32227	30790	30436	30575	30977
(b) Semi-Urban	3342	14843	14962	15135	15288	15325	15811	16620	17656
(c) Urban	1584	11193	11328	11566	11806	12419	13034	14049	15245
(d) Metropolitan	1503	9316	9402	9516	9750	11839	14204	13102	13895
Population per Office (in thousands)	64	15	15	16	16	16	16	15	15
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	4646	989141	1131188	1311761	1504416	1700198	2109049	2611934	3196940
(a) Demand deposits	2104	159407	169103	187837	225022	248028	364640	429731	524310
(b) Time deposits	2542	829734	962085	1123924	1279394	1452171	1744409	2182203	2672630
Credit of Scheduled Commercial Banks in India (Rs. crore)	3599	529271	609053	746432	840785	1100428	1507077	1931190	2361913
Investments of Scheduled Commercial Banks in India (Rs. crore)	1361	367184	437482	547546	677588	739154	717454	791516	971714
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	56	1456	1659	1925	2265	2574	3047	3675	4344
Credit of Scheduled Commercial Banks per office (Rs. lakh)	44	779	893	1143	1330	1700	2209	2757	3222
Per capita Deposit of Scheduled Commercial Banks (Rs.)	88	9770	11008	12253	14089	16281	19130	23382	28610
Per capita Credit of Scheduled Commercial Banks (Rs.)	68	5228	5927	7275	8273	10752	13869	17541	21218
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	15.5	56.0	54.4	58.8	59.4	60.0	65.4	70.1	74.7
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	504	182255	205606	254648	263834	381476	510175	632647	738686
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	14.0	31.0	34.8	35.1	34.5	36.7	35.3	34.3	32.9
Credit-Deposit Ratio (per cent)	77.5	53.5	53.8	56.9	55.9	62.6	70.1	73.5	74.6
Investment-Deposit Ratio (per cent)	29.3	37.1	38.7	41.3	45.0	47.3	40.0	35.3	35.4
Cash-Deposit Ratio (per cent)	8.2	8.4	7.1	6.3	7.2	6.4	6.7	7.2	9.7

- 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 up to March 2004, it is based on 1991 census. For March 2005 upto March 2007, classification of bank offices were based on 2001 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 General, India.
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 relate to the last Friday of the reference period.
5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
6) 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".
7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.