

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

| Indicators | As on March 31 | | | | | | | | |
|---|----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
| Number of Commercial Banks | 298 | 293 | 291 | 288 | 222 | 182 | 173 | 170 | 167 |
| (a) Scheduled Commercial Banks | 294 | 288 | 286 | 284 | 218 | 178 | 169 | 166 | 163 |
| <i>of which</i> : Regional Rural Banks | 196 | 196 | 196 | 196 | 133 | 96 | 90 | 86 | 82 |
| (b) Non-Scheduled Commercial Banks | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| Number of Bank Offices in India | 68195 | 68500 | 69170 | 70373 | 71685 | 74346 | 78666 | 82794 | 87768 |
| (a) Rural | 32503 | 32283 | 32227 | 30790 | 30436 | 30575 | 31105 | 31676 | 32528 |
| (b) Semi-Urban | 14962 | 15135 | 15288 | 15325 | 15811 | 16620 | 17897 | 19213 | 20771 |
| (c) Urban | 11328 | 11566 | 11806 | 12419 | 13034 | 14049 | 15530 | 16693 | 18171 |
| (d) Metropolitan | 9402 | 9516 | 9750 | 11839 | 14204 | 13102 | 14134 | 15212 | 16298 |
| Population per Office (in thousands) | 15 | 16 | 16 | 16 | 16 | 15 | 15 | 15 | 14 |
| Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore) | 1131188 | 1311761 | 1504416 | 1700198 | 2109049 | 2611934 | 3196940 | 3834110 | 4492826 |
| (a) Demand deposits | 169103 | 187837 | 225022 | 248028 | 364640 | 429731 | 524310 | 523085 | 645610 |
| (b) Time deposits | 962085 | 1123924 | 1279394 | 1452171 | 1744409 | 2182203 | 2672630 | 3311025 | 3847216 |
| Bank credit of Scheduled Commercial Banks in India (Rs. crore) | 609053 | 746432 | 840785 | 1100428 | 1507077 | 1931190 | 2361913 | 2775549 | 3244788 |
| SLR investments of Scheduled Commercial Banks in India (Rs. crore) | 437482 | 547546 | 677588 | 739154 | 717454 | 791516 | 971714 | 1166410 | 1384752 |
| Deposits of Scheduled Commercial Banks per office (Rs. lakh) | 1659 | 1925 | 2265 | 2574 | 3047 | 3675 | 4344 | 4980 | 5479 |
| Credit of Scheduled Commercial Banks per office (Rs. lakh) | 893 | 1143 | 1330 | 1700 | 2209 | 2757 | 3222 | 3615 | 3983 |
| Per capita Deposit of Scheduled Commercial Banks (Rs.) | 11008 | 12253 | 14089 | 16281 | 19130 | 23382 | 28610 | 33919 | 39107 |
| Per capita Credit of Scheduled Commercial Banks (Rs.) | 5927 | 7275 | 8273 | 10752 | 13869 | 17541 | 21218 | 24617 | 28431 |
| Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices) | 54.4 | 58.8 | 59.4 | 60.0 | 65.4 | 70.1 | 74.4 | 78.0 | 81.3 |
| Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore) | 177718 | 218251 | 276621 | 370603 | 512790 | 655317 | 781476 | 908929 | 1091574 |
| Share of Priority Sector Advances in Total Advances of Scheduled Commercial Banks (per cent) | 27.5 | 29.5 | 32.0 | 32.2 | 33.8 | 33.1 | 31.6 | 30.3 | 31.2 |
| Credit-Deposit Ratio (per cent) | 53.8 | 56.9 | 55.9 | 62.6 | 70.1 | 73.5 | 74.6 | 73.8 | 73.6 |
| Investment-Deposit Ratio (per cent) | 38.7 | 41.3 | 45.0 | 47.3 | 40.0 | 35.3 | 35.5 | 35.7 | 36.2 |
| Cash-Deposit Ratio (per cent) | 7.1 | 6.3 | 7.2 | 6.4 | 6.7 | 7.2 | 9.7 | 7.3 | 7.7 |

- Notes :**
- 1) Number of bank offices includes Administrative Offices.
 - 2) Classification of bank offices according to population, for years upto March 2004 it is based on 1991 census. For March 2005 to March 2010, classification of bank offices are based on 2001 census.
 - 3) Population per office, per capita deposits and per capita credit are based on the estimated population figures as on March 01, supplied by the Office of the Registrar General, India.
 - 4) Aggregate deposits, bank credit and SLR 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'.
 - 7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.