

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

| IMPORTANT INDICATORS | June | March | March | March | March | March | March | March | March | March |
|---|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 1969 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| No. of Commercial Banks | 89 | 183 | 175 | 170 | 169 | 169 | 173 | 155 | 151 | 152 |
| (a) Scheduled Commercial Banks | 73 | 179 | 171 | 166 | 165 | 165 | 169 | 151 | 146 | 148 |
| <i>Of which:</i> Regional Rural Banks | - | 96 | 91 | 86 | 82 | 82 | 82 | 64 | 57 | 56 |
| (b) Non-Scheduled Commercial Banks | 16 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 |
| Number of Offices of Scheduled Commercial Banks in India ^ | 8262 | 71839 | 76050 | 80547 | 85393 | 90263 | 98330 | 105437 | 117280 | 125672 |
| (a) Rural | 1833 | 30551 | 31076 | 31667 | 32624 | 33683 | 36356 | 39195 | 45177 | 48498 |
| (b) Semi-Urban | 3342 | 16361 | 17675 | 18969 | 20740 | 22843 | 25797 | 28165 | 31442 | 33703 |
| (c) Urban | 1584 | 12970 | 14391 | 15733 | 17003 | 17490 | 18781 | 19902 | 21448 | 22997 |
| (d) Metropolitan | 1503 | 11957 | 12908 | 14178 | 15026 | 16247 | 17396 | 18175 | 19213 | 20474 |
| Population per office (in thousands) | 64.0 | 15.0 | 15.0 | 14.5 | 13.8 | 13.4 | 12.3 | 11.9 | 10.8 | 10.3 |
| Deposits of Scheduled Commercial Banks in India (₹ Billion) | 46.46 | 26119.33 | 31969.39 | 38341.10 | 44928.26 | 52079.69 | 59090.82 | 69342.80 | 79134.43 | 88989.01 |
| <i>Of which</i> (a) Demand | 21.04 | 4297.31 | 5243.10 | 5230.85 | 6456.10 | 6417.05 | 6253.30 | 7671.61 | 8272.11 | 7800.53 |
| (b) Time | 25.42 | 21822.03 | 26726.30 | 33110.25 | 38472.16 | 45662.64 | 52837.52 | 61671.19 | 70862.32 | 81188.48 |
| Credit of Scheduled Commercial Banks in India (₹ Billion) | 36 | 19311.89 | 23619.14 | 27755.49 | 32447.88 | 39420.82 | 46118.52 | 53931.58 | 61390.45 | 64998.29 |
| Deposits of Scheduled Commercial Banks per office (₹ Million) | 5.6 | 363.1 | 420.4 | 476.0 | 526.1 | 577.0 | 600.9 | 657.7 | 674.7 | 708.1 |
| Credit of Scheduled Commercial Banks per office (₹ Million) | 4.4 | 268.5 | 310.6 | 344.6 | 380.0 | 436.7 | 469.0 | 511.5 | 523.5 | 517.2 |
| Per Capita Deposits of Scheduled Commercial Banks (₹) | 88 | 23468 | 28327 | 33471 | 38062 | 43034 | 48732 | 55445 | 62252 | 68576 |
| Per Capita Credit of Scheduled Commercial Banks (₹) | 68 | 17355 | 20928 | 24230 | 27489 | 32574 | 38033 | 43123 | 48294 | 50089 |
| Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent) | 14.0 | 36.5 | 34.9 | 34.8 | 35.1 | 33.9 | 32.3 | 33.7 | 35.1 | 36.6 |
| Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent) | 15.0 | 37.4 | 35.6 | 35.4 | 35.6 | 34.5 | 32.9 | 34.3 | 35.7 | 37.2 |
| Credit Deposit Ratio | 77.5 | 73.9 | 73.9 | 72.4 | 72.2 | 75.7 | 78.0 | 77.8 | 77.6 | 73.0 |
| Investment Deposit Ratio | 29.3 | 30.3 | 30.4 | 30.4 | 30.8 | 28.8 | 29.4 | 28.8 | 28.3 | 29.2 |
| Cash Deposit Ratio | 8.2 | 7.5 | 8.6 | 6.7 | 6.8 | 6.7 | 6.1 | 5.6 | 5.4 | 5.6 |
| Deposits of Scheduled Commercial Banks as percentage of National Income (NNP at Market Prices, at current prices) | 16 | 79 | 84 | 88 | 87 | 82 | 81 | 84 | 86 | 80 |
| Scheduled Commercial Banks' Advances to Priority Sector (₹ Billion) | 5.04 | 7037.56 | 8247.73 | 9674.14 | 11384.06 | 13373.33 | 14909.15 | 18179.70 | 21549.17 | 23781.71 |

^ Excludes Administrative Offices
See Notes on Tables.