

TABLE 228 : SCHEDULED COMMERCIAL BANKS - RATIOS

(Per cent)

Year	As per cent to Aggregate Deposits			As per cent to GDP			
	Credit	Total Investments	Investments in Government Securities	Credit	Total Investments	Investments in Government Securities	Aggregate Deposits
1	2	3	4	5	6	7	8
1962-63	77.80	0.00	29.00	8.00	0.00	3.00	10.30
1963-64	79.50	0.00	28.00	8.00	0.00	2.80	10.00
1964-65	78.80	0.00	27.80	7.70	0.00	2.70	9.70
1965-66	77.50	0.00	27.50	8.20	0.00	2.90	10.50
1966-67	78.60	0.00	26.10	8.50	0.00	2.80	10.80
1967-68	78.60	0.00	25.10	8.20	0.00	2.60	10.40
1968-69	78.30	0.00	24.30	8.60	0.00	2.70	11.00
1969-70	79.00	29.50	23.20	9.20	3.40	2.70	11.60
1970-71	79.30	30.00	23.10	10.10	3.80	2.90	12.80
1971-72	74.10	30.80	23.20	10.60	4.40	3.30	14.30
1972-73	70.80	33.50	25.00	11.20	5.30	4.00	15.80
1973-74	73.00	32.40	23.30	11.10	4.90	3.60	15.30
1974-75	74.10	33.10	23.90	11.20	5.00	3.60	15.10
1975-76	76.80	32.50	23.20	12.90	5.50	3.90	16.80
1976-77	75.00	31.50	22.40	14.50	6.10	4.30	19.40
1977-78	67.30	35.60	26.60	14.50	7.70	5.70	21.60
1978-79	67.70	33.70	24.50	16.40	8.20	5.90	24.30
1979-80	67.80	33.50	23.40	17.60	8.70	6.10	26.00
1980-81	66.80	34.70	24.30	17.50	9.10	6.30	26.10
1981-82	67.90	34.60	23.20	17.40	8.90	5.90	25.60
1982-83	69.10	35.70	23.50	18.60	9.60	6.30	26.90
1983-84	68.10	35.10	22.20	18.60	9.50	6.10	27.20
1984-85	67.80	38.90	25.90	19.60	11.30	7.50	29.00
1985-86	65.60	35.80	22.30	19.90	10.90	6.80	30.40
1986-87	61.60	37.60	24.20	20.10	12.30	7.90	32.60
1987-88	59.80	39.40	25.90	19.70	13.00	8.50	33.00
1988-89	60.40	39.00	25.60	20.00	12.90	8.40	33.00
1989-90	60.80	38.60	25.30	20.80	13.20	8.70	34.20
1990-91	60.40	39.00	26.00	20.40	13.20	8.80	33.80
1991-92	54.40	39.10	27.20	19.20	13.80	9.60	35.20
1992-93	56.60	39.30	28.30	20.20	14.00	10.10	35.70
1993-94	52.20	42.10	32.10	19.00	15.30	11.70	36.40
1994-95	54.70	38.60	30.40	20.80	14.70	11.60	38.10
1995-96	58.60	38.00	30.50	21.30	13.80	11.10	36.40
1996-97	55.10	37.70	31.40	20.20	13.80	11.50	36.70
1997-98	54.10	36.50	31.20	21.20	14.30	12.20	39.20
1998-99	51.70	35.70	31.30	20.50	14.10	14.10	39.60
1999-00	53.60	38.00	34.20	21.70	15.40	15.40	40.40
2000-01	53.10	38.50	35.30	23.60	17.10	17.10	44.40
2001-02	53.40	39.70	37.30	25.10	18.70	18.70	47.00
2002-03	56.90	42.70	40.90	28.80	21.60	21.60	50.60
2003-04	55.90	45.00	43.50	29.60	23.90	23.90	53.00
2004-05	64.70	43.50	42.30	33.90	22.80	22.80	52.40
2005-06	71.50	34.00	33.20	40.80	19.40	19.40	57.10
2006-07	73.90	30.30	29.70	45.00	18.40	18.40	60.80
2007-08	73.90	30.40	30.00	47.40	19.50	19.50	64.10
2008-09	72.40	30.40	30.10	49.30	20.70	20.70	68.10
2009-10	72.20	30.80	30.70	50.10	21.40	21.40	69.40
2010-11	75.70	28.80	28.70	50.60	19.30	19.30	66.90
2011-12	78.00	29.40	29.40	52.79	19.89	19.86	67.64
2012-13	77.90	29.70	29.70	52.90	20.17	20.15	67.88
2013-14	77.80	28.70	28.70	53.36	19.70	19.68	68.59
2014-15	76.60	29.20	29.18	52.43	19.99	19.97	68.44
2015-16	77.72	28.15	28.13	52.64	19.06	19.05	67.73
2016-17	72.89	28.17	28.16	50.95	19.69	19.68	69.89
2017-18	75.49	29.04	29.03	50.47	19.42	19.41	66.86
2018-19	77.72	26.89	26.87	51.70	17.89	17.88	66.53
2019-20	76.44	27.62	27.56	51.59	18.64	18.60	67.49
2020-21	72.45	29.53	29.52	55.15	22.48	22.47	76.12
2021-22	72.22	28.72	28.72	50.39	20.04	20.04	69.78
2022-23	75.79	30.01	30.01	50.74	20.09	20.09	66.95
2023-24	80.25	29.82	29.82	55.63	20.68	20.67	69.32
	(78.07)	(29.53)		(53.84)	(20.37)		(68.96)

- Notes :**
1. Data relate to amount outstanding as on last Friday of March up to 1984-85 and last reporting Friday of March thereafter.
 2. Excluding the impact of merger on May 3, 2002, credit as percentage to aggregate deposit in 2002-03 was 54.7 per cent, while credit and aggregate deposits as percentage to GDP were 27.9 per cent and 50.9 per cent, respectively.
 3. Excluding the impact of conversion of a non-banking entity into a banking entity on October 11, 2004, credit, total investments and investments in Government securities as percentage of aggregate deposits in 2004-05 were 62.9 per cent, 42.8 per cent and 41.7 per cent, respectively. Further, credit, total investments, investments in Government securities and aggregate deposits as percentage to GDP were 32.9 per cent, 22.4 per cent, 21.8 per cent and 52.3 per cent, respectively.
 4. Total Investments are investments in total approved securities.
 5. Figures in parentheses exclude the impact of merger of a non-bank with a bank.
- Also see Notes on Tables.

Source : Form 'A' Return Submitted by banks under Section 42(2) of RBI Act, 1934