

TABLE 80 : SCHEDULED COMMERCIAL BANKS – SELECT RATIOS

(Per cent)

Year	As per cent to 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
1950-51	62.0	.	.	5.5	.	.	8.9
1951-52	61.3	.	34.7	4.9	.	2.8	8.1
1952-53	63.6	.	36.4	5.1	.	2.9	8.0
1953-54	63.4	.	37.6	4.8	.	2.8	7.5
1954-55	66.1	.	36.5	5.8	.	3.2	8.8
1955-56	73.0	.	34.5	7.0	.	3.3	9.6
1956-57	76.6	.	29.5	6.9	.	2.7	9.1
1957-58	66.3	.	30.3	7.2	.	3.3	10.9
1958-59	62.0	.	37.5	6.8	.	4.1	11.0
1959-60	59.3	.	37.6	7.2	.	4.6	12.1
1960-61	77.0	.	32.2	7.8	.	3.3	10.1
1961-62	73.4	.	31.4	7.7	.	3.3	10.5
1962-63	77.8	.	29.0	8.1	.	3.0	10.4
1963-64	79.5	.	28.0	8.1	.	2.8	10.2
1964-65	78.8	.	27.8	7.8	.	2.7	9.9
1965-66	77.5	.	27.5	8.3	.	2.9	10.7
1966-67	78.6	.	26.1	8.6	.	2.9	10.9
1967-68	78.6	.	25.1	8.3	.	2.6	10.5
1968-69	78.3	.	24.3	8.7	.	2.7	11.2
1969-70	79.0	29.5	23.2	9.3	3.5	2.7	11.8
1970-71	79.3	30.0	23.1	10.3	3.9	3.0	12.9
1971-72	74.1	30.8	23.2	10.8	4.5	3.4	14.5
1972-73	70.8	33.5	25.0	11.3	5.4	4.0	16.0
1973-74	73.0	32.4	23.3	11.3	5.0	3.6	15.5
1974-75	74.1	33.1	23.9	11.3	5.1	3.6	15.3
1975-76	76.8	32.5	23.2	13.1	5.5	3.9	17.0
1976-77	75.0	31.5	22.4	14.7	6.2	4.4	19.6
1977-78	67.3	35.6	26.6	14.7	7.8	5.8	21.9
1978-79	67.7	33.7	24.5	16.6	8.3	6.0	24.5
1979-80	67.8	33.5	23.4	17.8	8.8	6.2	26.3
1980-81	66.8	34.7	24.3	17.6	9.2	6.4	26.4
1981-82	67.9	34.6	23.2	17.6	9.0	6.0	25.9
1982-83	69.1	35.7	23.5	18.9	9.7	6.4	27.3
1983-84	68.1	35.1	22.2	18.8	9.7	6.1	27.6
1984-85	67.8	38.9	25.9	19.9	11.5	7.6	29.4
1985-86	65.6	35.8	22.3	20.2	11.0	6.9	30.7
1986-87	61.6	37.6	24.2	20.3	12.4	8.0	33.0
1987-88	59.8	39.4	25.9	19.9	13.1	8.6	33.3
1988-89	60.4	39.0	25.6	20.1	13.0	8.5	33.2
1989-90	60.8	38.6	25.3	20.9	13.2	8.7	34.3
1990-91	60.4	39.0	26.0	20.5	13.2	8.8	33.9
1991-92	54.4	39.1	27.2	19.2	13.8	9.6	35.3
1992-93	56.6	39.3	28.3	20.3	14.1	10.1	35.9
1993-94	52.2	42.1	32.1	19.1	15.4	11.8	36.7
1994-95	54.7	38.6	30.4	20.9	14.7	11.6	38.2
1995-96	58.6	38.0	30.5	21.4	13.9	11.1	36.5
1996-97	55.1	37.7	31.4	20.3	13.9	11.6	37.0
1997-98	54.1	36.5	31.2	21.3	14.4	12.3	39.3
1998-99	51.7	35.7	31.3	21.2	14.6	12.8	41.0
1999-00	53.6	38.0	34.2	22.3	15.8	14.2	41.5
2000-01	53.1	38.5	35.3	24.3	18.9	16.1	45.7
2001-02	53.4	39.7	37.3	25.9	20.8	18.0	48.4
2002-03	56.9	42.7	40.9	29.8	24.0	21.4	52.3
							(51.1)
2003-04	55.9	45.0	43.5	30.5	24.5	23.7	54.5
2004-05	64.7	43.5	42.3	35.3	23.7	23.0	54.5
	(62.9)	(42.8)	(41.7)	(34.2)	(23.3)	(22.6)	(54.4)

* : As on last Friday of March up to 1984-85 and last reporting Friday of March thereafter.

Note : Figures in parentheses exclude the impact of mergers on May 3, 2002 and the impact of conversion of a non-banking entity into a banking entity on October 11, 2004.