

**TABLE 231 : SELECT AGGREGATES OF SCHEDULED COMMERCIAL BANKS -
GROWTH RATES**

(Per cent)

Year	Demand Deposits	Time Deposits	Aggregate Deposits	Investments in Government Securities	Investments in Other Approved Securities	Investments	Food Credit	Non-Food Credit	Bank Credit
1	2	3	4	5	6	7	8	9	10
1969-70	15.6	16.2	15.9	10.6	-	-	-	-	16.9
1970-71	17.5	17.4	17.5	16.7	30.6	19.6	282.1	14.2	18.0
1971-72	19.1	21.3	20.3	21.1	31.5	23.6	61.2	10.0	12.4
1972-73	21.3	21.9	21.6	31.0	36.5	32.3	-1.4	17.4	16.2
1973-74	14.3	19.7	17.3	9.3	25.5	13.4	7.9	21.8	21.0
1974-75	14.5	18.3	16.6	19.6	17.7	19.1	67.0	15.9	18.4
1975-76	17.2	21.5	19.7	16.2	21.7	17.7	148.1	14.8	24.1
1976-77	19.4	27.4	24.1	19.7	21.3	20.2	44.0	17.4	21.1
1977-78	-29.8	63.2	26.4	50.3	23.9	42.6	-9.4	18.0	13.4
1978-79	19.6	22.2	21.6	12.1	25.0	15.3	11.4	24.1	22.4
1979-80	14.0	18.5	17.6	12.4	27.9	16.6	-5.0	20.9	17.8
1980-81	17.4	20.2	19.6	23.8	24.7	24.1	-16.2	21.5	17.8
1981-82	7.5	17.1	15.1	10.2	25.6	14.8	20.9	16.7	17.0
1982-83	19.1	17.0	17.4	18.9	25.5	21.1	39.4	18.0	19.6
1983-84	13.3	19.1	18.0	11.5	24.2	15.9	35.6	14.6	16.3
1984-85	24.9	17.9	19.2	38.8	21.5	32.4	40.9	16.1	18.5
1985-86	10.5	20.1	18.2	1.9	21.9	8.6	-2.3	16.7	14.5
1986-87	23.2	19.6	20.3	30.5	19.3	26.3	-7.8	15.2	12.9
1987-88	5.3	17.1	14.9	22.8	16.4	20.5	-57.1	17.4	11.4
1988-89	15.3	19.4	18.7	17.4	17.9	17.5	-64.9	22.8	20.1
1989-90	23.6	18.2	19.1	18.1	17.1	17.8	160.9	18.5	19.8
1990-91	15.0	15.4	15.3	18.2	13.5	16.6	124.6	12.4	14.6
1991-92	35.8	16.5	19.8	25.5	9.6	20.2	3.6	8.2	8.0
1992-93	3.0	19.6	16.4	21.1	8.2	17.1	44.4	20.1	21.0
1993-94	21.8	16.4	17.3	33.3	5.4	25.4	61.8	5.7	8.2
1994-95	35.9	19.9	22.8	16.3	0.8	12.6	12.5	29.8	28.7
1995-96	4.8	14.0	12.1	12.4	3.1	10.4	-20.2	22.5	20.1
1996-97	12.4	17.5	16.5	20.2	-2.9	15.6	-22.4	10.9	9.6
1997-98	13.1	19.5	18.4	17.7	0.4	14.8	64.3	15.1	16.4
1998-99	14.5	20.3	19.3	19.4	-1.2	16.4	34.7	13.0	13.8
1999-00	8.5	15.0	13.9	24.7	-2.8	21.3	52.8	16.5	18.2
2000-01	11.9	19.5	18.4	22.1	-1.2	19.8	55.7	14.9	17.3
2001-02	7.4	15.9	14.6	20.9	-10.1	18.4	35.0	13.6	15.3
2002-03	11.3	16.9	16.1	27.3	-10.9	24.9	-8.3	26.9	23.7
2003-04	32.1	15.2	17.5	25.1	-5.4	23.8	-27.3	18.4	15.3
2004-05	10.2	13.5	13.0	9.8	-11.6	9.1	14.3	31.6	30.9
2005-06	47.0	20.1	24.0	-2.5	-17.2	-2.9	1.7	31.8	37.0
2006-07	17.9	25.1	23.8	10.7	-7.5	10.3	14.3	28.5	28.1
2007-08	22.0	22.5	22.4	23.5	-15.6	22.8	-4.6	23.0	22.3
2008-09	-0.2	23.9	19.9	20.6	-18.6	20.0	4.1	17.8	17.5
2009-10	23.4	16.2	17.2	19.3	-40.2	18.7	4.9	17.1	16.9
2010-11	-0.6	18.7	15.9	8.6	-29.7	8.4	32.6	21.3	21.5
2011-12	-2.6	15.7	13.5	15.9	-38.1	15.7	26.5	16.8	17.0
2012-13	5.9	15.2	14.2	15.5	-11.5	15.4	18.6	14.0	14.1
2013-14	7.8	14.8	14.1	10.4	-33.6	10.3	2.1	14.2	13.9
2014-15	11.2	10.7	10.7	12.6	27.5	12.6	-4.1	9.3	9.0
2015-16	12.0	9.0	9.3	5.4	-24.0	5.4	11.5	10.9	10.9
2016-17	44.1	12.3	15.3	15.5	-22.9	15.4	-48.8	9.0	8.2
2017-18	6.9	6.1	6.2	9.5	-13.8	9.5	-22.1	10.2	10.0
2018-19	10.3	10.0	10.0	1.9	96.1	1.9	-0.9	13.4	13.3
2019-20	7.0	8.0	7.9	10.6	321.1	10.8	24.4	6.1	6.1
2020-21	15.1	10.9	11.4	19.3	-89.7	19.1	18.3	5.5	5.6
2021-22#	11.4	8.6	8.9	6.0	-14.0	6.0	-10.2	9.7	9.6
2022-23	5.2	10.2	9.6	14.5	7.5	14.5	-63.8	15.4	15.0
2023-24	12.1	13.7	13.5	12.8	14.8	12.8	16.0	20.2	20.2
2024-25	10.4	10.3	(12.9) 10.3 (10.6)	9.7	-33.6	(11.1) 9.7 (10.6)	58.3	11.0	(16.3) 11.0 (12.1)

- Notes :**
1. Data relate to 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, the growth rates of time deposits and aggregate deposits in 2002-03 were 13.7 per cent and 13.4 per cent, respectively.
 3. Excluding the impact of conversion of a non-banking entity into a banking entity on October 11, 2004, the growth rates of time deposits, aggregate deposits, investments in Government securities, investments, non-food credit and bank credit in 2004-05 were 13.2 per cent, 12.8 per cent, 7.9 per cent, 7.3 per cent, 27.5 per cent and 27.0 per cent, respectively.
 4. Variation during 2005-06 is worked out from April 1, 2005.
 5. Data include the impact of the merger of a non-bank with a bank w.e.f. July 1, 2023. Figures in parentheses exclude the impact of the merger.
 6. Not Available.
- # Bank credit growth and non food credit growth for 2021-22 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).

Also see Notes on Tables.

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