

TABLE 232 : 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                  |
| 1963-64 | 79.50                             | -                 | 28.00                                | 8.00               | -                 | 2.80                                 | 10.00              |
| 1964-65 | 78.80                             | -                 | 27.80                                | 7.70               | -                 | 2.70                                 | 9.70               |
| 1965-66 | 77.50                             | -                 | 27.50                                | 8.20               | -                 | 2.90                                 | 10.50              |
| 1966-67 | 78.60                             | -                 | 26.10                                | 8.50               | -                 | 2.80                                 | 10.80              |
| 1967-68 | 78.60                             | -                 | 25.10                                | 8.20               | -                 | 2.60                                 | 10.40              |
| 1968-69 | 78.30                             | -                 | 24.30                                | 8.60               | -                 | 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                                | 50.86              | 20.14             | 20.13                                | 67.10              |
| 2023-24 | 80.25                             | 29.82             | 29.82                                | 54.55              | 20.27             | 20.27                                | 67.97              |
|         | (78.07)                           | (29.53)           |                                      | (52.79)            | (19.97)           |                                      | (67.61)            |
| 2024-25 | 80.79                             | 29.66             | 29.66                                | 55.17              | 20.25             | 20.25                                | 68.29              |
|         | (79.14)                           | (29.53)           |                                      | (53.90)            | (20.11)           |                                      | (68.11)            |

- 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. 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.
- Also see Notes on Tables.

**Source :** Form 'A' Return Submitted by banks under Section 42(2) of RBI Act, 1934, and National Statistics Office (NSO).