

TABLE 224 : SELECT AGGREGATES OF SCHEDULED COMMERCIAL BANKS - GROWTH RATES

| Year | Demand deposits | Time deposits | Aggregate Deposits | Investments in Government Securities | Investments in other Approved Securities | Investments | Food credit | Non-Food credit | (Per cent) |
|----------|-----------------|---------------|--------------------|--------------------------------------|--|-------------|-------------|-----------------|-------------|
| | | | | | | | | | Bank Credit |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1966-67 | 15.6 | 16.6 | 16.1 | 10.1 | - | - | - | - | 17.7 |
| 1967-68 | 11.9 | 13.2 | 12.6 | 8.3 | - | - | - | - | 12.6 |
| 1968-69 | 4.8 | 19.5 | 12.5 | 9.1 | - | - | - | - | 12.0 |
| 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 |

- 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.
- # Bank credit growth and non food credit growth for 2021-22 are adjusted for past reporting errors by select scheduled commercial banks (SCBs).

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