

**TABLE 229 : 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          |
| 1953-54 | 0.0             | 5.2           | 1.9                | 5.3                                  | .                                        | .           | .           | .               | 1.7         |
| 1954-55 | 8.6             | 15.0          | 11.2               | 7.8                                  | .                                        | .           | .           | .               | 15.8        |
| 1955-56 | 11.3            | 9.9           | 10.6               | 4.7                                  | .                                        | .           | .           | .               | 22.2        |
| 1956-57 | 11.6            | 14.6          | 12.7               | -3.6                                 | .                                        | .           | .           | .               | 18.3        |
| 1957-58 | 3.8             | 52.8          | 23.6               | 26.8                                 | .                                        | .           | .           | .               | 7.0         |
| 1958-59 | -1.2            | 26.6          | 12.6               | 39.3                                 | .                                        | .           | .           | .               | 5.3         |
| 1959-60 | 8.2             | 22.8          | 16.3               | 16.6                                 | .                                        | .           | .           | .               | 11.2        |
| 1960-61 | -9.1            | -8.5          | -8.7               | -21.8                                | .                                        | .           | .           | .               | 18.4        |
| 1961-62 | 10.7            | 10.2          | 10.4               | 7.5                                  | .                                        | .           | .           | .               | 5.4         |
| 1962-63 | 10.3            | 3.9           | 6.5                | -1.3                                 | .                                        | .           | .           | .               | 12.8        |
| 1963-64 | 23.5            | 3.3           | 11.9               | 7.9                                  | .                                        | .           | .           | .               | 14.4        |
| 1964-65 | 15.7            | 10.7          | 13.0               | 12.2                                 | .                                        | .           | .           | .               | 12.0        |
| 1965-66 | 15.2            | 13.3          | 14.2               | 13.0                                 | .                                        | .           | .           | .               | 12.4        |
| 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                                     | 23.7        | -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 | 27.5            | 16.4          | 18.1               | -2.7                                 | -16.5                                    | -3.1        | 1.7         | 31.8            | 30.8        |
| 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        |

**Note** : 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.

Also see Notes on Tables.