

TABLE 230 : SCHEDULED COMMERCIAL BANKS - RATIOS

(Per cent)

| Year    | As per cent to Aggregate Deposits |                   |                                      | As per cent to GDP |                   |                                      | Aggregate Deposits |
|---------|-----------------------------------|-------------------|--------------------------------------|--------------------|-------------------|--------------------------------------|--------------------|
|         | Credit                            | Total Investments | Investments in Government Securities | Credit             | Total Investments | Investments in Government Securities |                    |
| 1       | 2                                 | 3                 | 4                                    | 5                  | 6                 | 7                                    | 8                  |
| 1950-51 | 62.0                              | 0.0               | 0.0                                  | 5.4                | 0.0               | 0.0                                  | 8.7                |
| 1951-52 | 61.3                              | 0.0               | 34.7                                 | 4.9                | 0.0               | 2.8                                  | 7.9                |
| 1952-53 | 63.6                              | 0.0               | 36.4                                 | 5.0                | 0.0               | 2.9                                  | 7.9                |
| 1953-54 | 63.4                              | 0.0               | 37.6                                 | 4.7                | 0.0               | 2.8                                  | 7.4                |
| 1954-55 | 66.1                              | 0.0               | 36.5                                 | 5.8                | 0.0               | 3.2                                  | 8.7                |
| 1955-56 | 73.0                              | 0.0               | 34.5                                 | 6.9                | 0.0               | 3.3                                  | 9.5                |
| 1956-57 | 76.6                              | 0.0               | 29.5                                 | 6.8                | 0.0               | 2.6                                  | 8.9                |
| 1957-58 | 66.3                              | 0.0               | 30.3                                 | 7.1                | 0.0               | 3.3                                  | 10.7               |
| 1958-59 | 62.0                              | 0.0               | 37.5                                 | 6.7                | 0.0               | 4.1                                  | 10.8               |
| 1959-60 | 59.3                              | 0.0               | 37.6                                 | 7.1                | 0.0               | 4.5                                  | 12.0               |
| 1960-61 | 77.0                              | 0.0               | 32.2                                 | 7.7                | 0.0               | 3.2                                  | 10.0               |
| 1961-62 | 73.4                              | 0.0               | 31.4                                 | 7.6                | 0.0               | 3.3                                  | 10.4               |
| 1962-63 | 77.8                              | 0.0               | 29.0                                 | 8.0                | 0.0               | 3.0                                  | 10.3               |
| 1963-64 | 79.5                              | 0.0               | 28.0                                 | 8.0                | 0.0               | 2.8                                  | 10.0               |
| 1964-65 | 78.8                              | 0.0               | 27.8                                 | 7.7                | 0.0               | 2.7                                  | 9.7                |
| 1965-66 | 77.5                              | 0.0               | 27.5                                 | 8.2                | 0.0               | 2.9                                  | 10.5               |
| 1966-67 | 78.6                              | 0.0               | 26.1                                 | 8.5                | 0.0               | 2.8                                  | 10.8               |
| 1967-68 | 78.6                              | 0.0               | 25.1                                 | 8.2                | 0.0               | 2.6                                  | 10.4               |
| 1968-69 | 78.3                              | 0.0               | 24.3                                 | 8.6                | 0.0               | 2.7                                  | 11.0               |
| 1969-70 | 79.0                              | 29.5              | 23.2                                 | 9.2                | 3.4               | 2.7                                  | 11.6               |
| 1970-71 | 79.3                              | 30.0              | 23.1                                 | 10.1               | 3.8               | 2.9                                  | 12.8               |
| 1971-72 | 74.1                              | 30.8              | 23.2                                 | 10.6               | 4.4               | 3.3                                  | 14.3               |
| 1972-73 | 70.8                              | 33.5              | 25.0                                 | 11.2               | 5.3               | 4.0                                  | 15.8               |
| 1973-74 | 73.0                              | 32.4              | 23.3                                 | 11.1               | 4.9               | 3.6                                  | 15.3               |
| 1974-75 | 74.1                              | 33.1              | 23.9                                 | 11.2               | 5.0               | 3.6                                  | 15.1               |
| 1975-76 | 76.8                              | 32.5              | 23.2                                 | 12.9               | 5.5               | 3.9                                  | 16.8               |
| 1976-77 | 75.0                              | 31.5              | 22.4                                 | 14.5               | 6.1               | 4.3                                  | 19.4               |
| 1977-78 | 67.3                              | 35.6              | 26.6                                 | 14.5               | 7.7               | 5.7                                  | 21.6               |
| 1978-79 | 67.7                              | 33.7              | 24.5                                 | 16.4               | 8.2               | 5.9                                  | 24.3               |
| 1979-80 | 67.8                              | 33.5              | 23.4                                 | 17.6               | 8.7               | 6.1                                  | 26.0               |
| 1980-81 | 66.8                              | 34.7              | 24.3                                 | 17.5               | 9.1               | 6.3                                  | 26.1               |
| 1981-82 | 67.9                              | 34.6              | 23.2                                 | 17.4               | 8.9               | 5.9                                  | 25.6               |
| 1982-83 | 69.1                              | 35.7              | 23.5                                 | 18.6               | 9.6               | 6.3                                  | 26.9               |
| 1983-84 | 68.1                              | 35.1              | 22.2                                 | 18.6               | 9.5               | 6.1                                  | 27.2               |
| 1984-85 | 67.8                              | 38.9              | 25.9                                 | 19.6               | 11.3              | 7.5                                  | 29.0               |
| 1985-86 | 65.6                              | 35.8              | 22.3                                 | 19.9               | 10.9              | 6.8                                  | 30.4               |
| 1986-87 | 61.6                              | 37.6              | 24.2                                 | 20.1               | 12.3              | 7.9                                  | 32.6               |
| 1987-88 | 59.8                              | 39.4              | 25.9                                 | 19.7               | 13.0              | 8.5                                  | 33.0               |
| 1988-89 | 60.4                              | 39.0              | 25.6                                 | 20.0               | 12.9              | 8.4                                  | 33.0               |
| 1989-90 | 60.8                              | 38.6              | 25.3                                 | 20.8               | 13.2              | 8.7                                  | 34.2               |
| 1990-91 | 60.4                              | 39.0              | 26.0                                 | 20.4               | 13.2              | 8.8                                  | 33.8               |
| 1991-92 | 54.4                              | 39.1              | 27.2                                 | 19.2               | 13.8              | 9.6                                  | 35.2               |
| 1992-93 | 56.6                              | 39.3              | 28.3                                 | 20.2               | 14.0              | 10.1                                 | 35.7               |
| 1993-94 | 52.2                              | 42.1              | 32.1                                 | 19.0               | 15.3              | 11.7                                 | 36.4               |
| 1994-95 | 54.7                              | 38.6              | 30.4                                 | 20.8               | 14.7              | 11.6                                 | 38.1               |
| 1995-96 | 58.6                              | 38.0              | 30.5                                 | 21.3               | 13.8              | 11.1                                 | 36.4               |
| 1996-97 | 55.1                              | 37.7              | 31.4                                 | 20.2               | 13.8              | 11.5                                 | 36.7               |
| 1997-98 | 54.1                              | 36.5              | 31.2                                 | 21.2               | 14.3              | 12.2                                 | 39.2               |
| 1998-99 | 51.7                              | 35.7              | 31.3                                 | 21.1               | 14.5              | 12.7                                 | 40.8               |
| 1999-00 | 53.6                              | 38.0              | 34.2                                 | 22.3               | 15.8              | 14.3                                 | 41.7               |
| 2000-01 | 53.1                              | 38.5              | 35.3                                 | 24.3               | 17.6              | 16.2                                 | 45.8               |
| 2001-02 | 53.4                              | 39.7              | 37.3                                 | 25.9               | 19.2              | 18.0                                 | 48.4               |
| 2002-03 | 56.9                              | 42.7              | 40.9                                 | 29.7               | 22.3              | 21.3                                 | 52.2               |
| 2003-04 | 55.9                              | 45.0              | 43.5                                 | 30.5               | 24.6              | 23.8                                 | 54.6               |
| 2004-05 | 64.7                              | 43.5              | 42.3                                 | 33.9               | 22.8              | 22.2                                 | 52.4               |
| 2005-06 | 71.5                              | 34.0              | 33.2                                 | 40.8               | 19.4              | 19.0                                 | 57.1               |
| 2006-07 | 73.9                              | 30.3              | 29.7                                 | 45.0               | 18.4              | 18.1                                 | 60.8               |
| 2007-08 | 73.9                              | 30.4              | 30.0                                 | 47.4               | 19.5              | 19.2                                 | 64.1               |
| 2008-09 | 72.4                              | 30.4              | 30.1                                 | 49.7               | 20.9              | 20.7                                 | 68.7               |
| 2009-10 | 72.2                              | 30.8              | 30.7                                 | 49.5               | 21.1              | 21.0                                 | 68.6               |
| 2010-11 | 75.7                              | 28.8              | 28.7                                 | 50.1               | 19.0              | 19.0                                 | 66.1               |

- Note:** 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 percent, 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.

Also see Notes on Tables.