

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION** (As at end-March)

(Per cent)

Regions/States/Union Territories	1990	1991	1992	1993	1994	1995	1996	1997	1998
NORTHERN REGION	49.0	53.7	51.1	58.0	57.8	48.6	51.4	48.4	48.8
Haryana	60.5	85.2	55.3	55.3	47.9	45.5	44.7	42.5	42.9
Himachal Pradesh	36.2	38.6	34.9	31.8	22.4	26.0	24.2	21.2	21.4
Jammu and Kashmir	31.3	54.8	50.6	46.0	38.7	28.6	28.6	25.7	37.7
Punjab	44.1	45.1	42.7	41.8	39.6	41.4	41.0	38.3	36.5
Rajasthan	57.3	56.6	55.6	55.4	49.3	47.7	45.4	46.7	47.2
Chandigarh	67.8	82.9	74.2	49.5	64.1	89.9	63.9	55.7	57.9
Delhi	47.9	54.8	52.7	72.0	75.1	52.8	62.3	58.6	58.2
NORTH-EASTERN REGION	54.9	46.9	46.7	44.7	38.9	35.6	35.5	32.1	30.4
Arunachal Pradesh	37.7	28.1	22.3	18.0	14.1	12.4	12.8	12.4	13.3
Assam	58.5	49.7	50.3	49.3	41.3	38.7	40.3	36.3	33.6
Manipur	74.1	72.3	67.4	75.6	65.2	58.2	56.0	63.7	58.2
Meghalaya	19.4	22.1	21.2	17.8	17.4	17.0	15.2	15.1	15.4
Mizoram	37.6	27.5	25.3	24.8	24.5	16.5	15.9	13.8	23.2
Nagaland	31.7	43.9	43.4	40.1	42.1	37.8	28.9	22.2	19.0
Tripura	91.5	68.2	65.5	60.1	58.6	47.5	43.9	38.7	33.8
EASTERN REGION	53.3	49.9	49.5	50.5	44.1	47.1	47.0	42.8	40.9
Bihar	36.8	38.3	36.9	37.4	35.2	32.5	30.1	28.9	28.3
Jharkhand	-	-	-	-	-	-	-	-	-
Odisha	90.0	69.2	69.0	67.0	60.1	54.5	55.9	45.9	47.6
Sikkim	32.6	32.4	23.9	30.5	23.2	24.0	21.1	17.4	21.3
West Bengal	56.8	53.0	52.8	54.3	45.9	53.9	55.2	50.8	47.2
Andaman & Nicobar Islands	31.8	42.0	32.8	29.6	19.1	17.0	16.9	13.7	15.1
CENTRAL REGION	47.1	50.3	47.6	46.7	42.0	39.0	40.0	37.5	35.8
Chhattisgarh	-	-	-	-	-	-	-	-	-
Madhya Pradesh	66.1	64.7	61.0	60.9	55.0	49.6	56.2	52.5	52.8
Uttar Pradesh	40.0	44.8	42.5	41.5	37.2	35.1	33.8	31.9	29.5
Uttarakhand	-	-	-	-	-	-	-	-	-
WESTERN REGION	65.3	67.7	58.2	60.5	53.2	63.2	72.2	67.2	66.5
Goa	31.5	28.8	28.9	23.6	18.1	24.7	25.8	24.6	24.7
Gujarat	56.7	57.7	52.4	53.0	46.0	46.6	52.9	48.2	49.0
Maharashtra	69.4	72.3	60.7	63.7	56.4	69.5	79.6	74.4	73.4
Dadra & Nagar Haveli	56.2	52.9	41.9	28.6	21.3	16.3	21.7	17.7	22.4
Daman & Diu	21.9	24.0	21.5	16.9	14.1	16.7	23.9	20.1	21.3
SOUTHERN REGION	82.4	81.1	76.5	71.5	67.3	69.4	74.2	74.5	71.1
Andhra Pradesh	80.4	79.8	80.1	79.5	70.7	73.0	79.4	76.2	71.1
Karnataka	82.2	79.1	76.8	65.8	65.6	65.8	70.0	70.9	68.4
Kerala	63.1	59.1	51.7	46.5	44.0	44.8	44.5	45.4	44.2
Tamil Nadu	96.2	96.9	89.0	86.2	82.5	86.6	94.9	97.3	92.6
Lakshadweep	16.8	16.7	13.1	9.2	9.1	7.7	15.5	8.3	7.8
Puducherry	55.7	49.7	47.9	42.5	43.7	43.3	40.3	39.6	36.5
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	60.7	61.9	57.7	58.9	54.3	55.6	59.8	56.8	55.3

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March) (Contd.)**

(Per cent)

Regions/States/Union Territories	1999	2000	2001	2002	2003	2004	2005	2006	2007
NORTHERN REGION	51.1	51.1	54.7	56.2	56.0	54.8	59.5	64.6	69.6
Haryana	43.3	42.4	41.0	43.7	44.0	47.6	51.4	57.4	56.9
Himachal Pradesh	22.7	23.8	21.3	23.4	24.8	29.7	36.3	41.0	42.8
Jammu and Kashmir	39.6	33.5	34.5	36.8	36.5	37.4	46.7	47.2	62.5
Punjab	38.8	39.4	41.1	41.8	41.5	43.1	50.1	56.8	65.6
Rajasthan	46.0	46.7	46.6	48.4	50.8	55.7	68.7	77.3	82.9
Chandigarh	85.1	82.0	99.4	102.8	109.7	105.3	88.9	76.8	95.9
Delhi	60.0	60.5	66.1	67.6	65.8	59.9	62.4	67.4	70.8
NORTH-EASTERN REGION	28.9	28.1	27.6	27.2	27.4	29.8	35.0	40.7	40.7
Arunachal Pradesh	14.6	15.7	14.5	15.8	16.6	16.1	22.0	26.5	28.0
Assam	32.0	32.0	32.1	31.7	29.3	31.8	35.3	42.6	42.8
Manipur	47.8	37.4	40.1	26.4	29.8	31.6	42.4	50.1	55.1
Meghalaya	18.1	16.3	17.1	18.3	29.0	34.6	43.6	48.1	35.7
Mizoram	20.8	23.3	24.1	26.4	27.5	34.8	47.8	51.2	53.8
Nagaland	15.9	15.3	12.4	12.8	13.2	15.0	22.9	22.3	29.1
Tripura	30.3	25.7	21.7	21.5	26.1	25.2	28.6	32.8	35.3
EASTERN REGION	38.2	37.0	36.7	37.6	39.6	41.8	45.5	49.2	54.1
Bihar	25.6	22.5	20.7	21.3	23.1	24.9	27.7	30.3	32.4
Jharkhand	-	-	28.0	25.1	25.1	26.3	29.6	31.2	32.8
Odisha	43.3	41.5	40.2	44.5	48.2	53.7	61.8	66.0	64.6
Sikkim	20.9	15.1	14.4	16.0	17.1	22.4	29.5	45.3	52.8
West Bengal	44.9	45.5	44.5	45.8	47.9	49.5	52.3	56.3	64.7
Andaman & Nicobar Islands	16.0	16.8	16.3	18.5	20.3	26.1	26.8	29.0	27.7
CENTRAL REGION	33.7	33.9	32.7	33.9	33.3	35.6	40.8	44.2	47.4
Chhattisgarh	-	-	38.5	44.0	35.1	40.0	43.6	45.5	50.0
Madhya Pradesh	48.8	49.1	47.6	46.6	46.6	46.9	54.7	60.5	61.8
Uttar Pradesh	28.0	28.2	28.3	29.9	30.6	33.1	37.9	41.0	45.1
Uttarakhand	-	-	21.7	23.7	19.4	21.1	24.3	25.8	26.7
WESTERN REGION	68.0	75.4	75.5	79.7	81.0	72.0	83.5	92.0	90.1
Goa	24.6	23.8	26.1	25.3	24.2	21.7	25.1	23.2	26.2
Gujarat	48.8	49.0	48.5	44.1	44.8	42.2	46.5	55.6	63.7
Maharashtra	75.8	86.4	86.4	92.3	93.7	81.8	94.9	102.2	96.8
Dadra & Nagar Haveli	22.0	18.8	14.3	20.9	22.9	15.6	34.8	49.3	20.6
Daman & Diu	18.7	15.7	13.3	9.9	9.2	11.6	11.5	11.4	15.6
SOUTHERN REGION	68.2	66.2	66.6	64.6	66.3	68.5	78.1	84.4	87.0
Andhra Pradesh	67.9	64.2	64.5	61.9	62.4	65.9	74.8	81.3	87.3
Karnataka	65.4	63.3	61.0	61.6	62.3	63.1	73.8	75.9	76.3
Kerala	41.7	41.5	43.3	43.3	42.8	45.5	54.6	61.4	60.9
Tamil Nadu	90.7	88.6	90.6	85.4	90.7	93.1	101.2	110.5	114.5
Lakshadweep	8.0	7.5	10.4	7.9	4.6	8.0	9.7	11.5	10.2
Puducherry	35.4	33.6	33.5	32.3	32.0	34.5	38.3	45.0	47.9
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	54.8	56.0	56.7	58.4	59.2	58.2	66.0	72.4	75.0

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION** (As at end-March) (*Concl'd.*)

(Per cent)

Regions/States/Union Territories	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
NORTHERN REGION	67.7	68.9	74.4	82.5	87.7	88.8	90.6	88.5	83.6	75.0
Haryana	60.1	61.4	63.3	71.7	79.4	76.5	78.1	75.8	69.9	59.1
Himachal Pradesh	43.4	38.6	42.2	41.6	38.9	35.1	35.8	35.3	32.9	29.7
Jammu and Kashmir	56.4	47.2	46.4	38.1	33.8	36.9	40.1	42.2	44.2	39.8
Punjab	67.2	65.7	71.5	77.8	80.9	81.6	79.1	75.1	69.8	69.0
Rajasthan	82.4	80.6	88.4	90.4	90.9	92.6	87.1	86.2	72.4	67.8
Chandigarh	96.2	115.0	131.1	121.6	115.5	127.5	120.0	105.9	97.8	100.7
Delhi	66.9	68.9	74.6	86.8	95.6	97.7	103.7	102.6	100.4	88.3
NORTH-EASTERN REGION	40.7	36.0	35.5	33.8	34.4	33.6	34.8	34.5	38.4	36.8
Arunachal Pradesh	31.7	25.5	27.5	23.7	23.9	21.8	23.7	26.8	29.0	24.0
Assam	42.4	38.5	37.8	36.5	37.7	37.2	37.7	36.7	42.2	40.3
Manipur	48.4	36.0	42.1	34.8	31.3	28.6	33.6	34.0	41.1	38.7
Meghalaya	33.2	28.3	25.6	24.4	25.8	24.0	27.4	25.9	24.8	25.9
Mizoram	62.9	57.9	53.2	46.0	38.9	35.3	37.8	37.8	40.1	36.4
Nagaland	34.0	30.8	30.3	26.1	27.2	28.4	31.0	32.7	34.1	31.5
Tripura	36.1	30.7	30.7	32.2	31.3	32.8	32.4	33.7	35.3	35.9
EASTERN REGION	51.5	48.8	50.8	51.4	50.7	49.4	49.0	46.5	44.9	41.0
Bihar	28.2	26.8	29.0	29.5	29.7	30.5	32.8	33.6	33.4	30.9
Jharkhand	35.3	32.0	35.1	34.4	33.9	32.1	31.8	29.6	29.6	27.1
Odisha	56.3	50.8	54.4	52.5	47.3	46.3	44.6	41.9	40.8	38.1
Sikkim	46.8	41.6	37.2	37.9	33.1	27.2	26.5	25.6	28.0	27.4
West Bengal	62.4	60.7	61.5	63.7	63.8	62.0	61.6	57.8	55.1	50.3
Andaman & Nicobar Islands	30.7	31.7	36.5	38.1	38.5	38.6	39.1	40.1	44.2	38.5
CENTRAL REGION	46.1	44.3	47.3	46.7	47.2	47.6	48.8	48.3	49.3	46.0
Chhattisgarh	49.8	46.3	52.3	52.3	53.6	53.8	59.5	61.6	63.5	62.4
Madhya Pradesh	60.1	57.4	60.6	55.6	56.6	58.2	60.4	54.8	61.2	60.9
Uttar Pradesh	43.7	42.2	43.3	44.0	44.0	44.1	44.6	45.4	44.6	40.0
Uttarakhand	26.2	25.3	33.7	35.4	35.6	34.8	35.6	34.5	34.9	34.3
WESTERN REGION	88.6	85.6	79.1	79.5	87.0	85.5	86.0	87.1	96.0	96.2
Goa	29.4	26.7	26.5	29.1	28.1	28.8	28.7	26.7	27.1	25.7
Gujarat	66.5	63.7	65.3	66.2	70.4	72.8	74.7	72.7	75.4	68.9
Maharashtra	93.9	91.2	82.9	83.0	91.8	89.4	89.8	92.0	102.9	106.0
Dadra & Nagar Haveli	23.9	18.1	60.0	34.8	30.1	37.1	40.8	35.3	35.8	36.5
Daman & Diu	15.0	19.3	20.2	21.3	17.4	19.1	21.9	24.3	22.9	23.5
SOUTHERN REGION	89.1	87.9	92.7	94.5	95.5	97.1	94.9	89.9	89.3	84.2
Andhra Pradesh	90.4	96.4	105.1	109.7	111.3	112.0	111.3	105.3	106.0	101.1
Karnataka	78.1	77.3	77.6	72.7	71.4	71.9	71.0	67.7	70.1	67.0
Kerala	63.4	59.7	63.1	73.1	76.4	73.1	67.7	64.6	62.1	59.8
Tamil Nadu	114.7	108.1	113.8	115.1	116.9	123.3	121.8	119.0	113.7	105.8
Lakshadweep	7.5	5.4	7.3	8.7	9.7	9.9	8.6	9.1	10.5	8.4
Puducherry	49.7	51.4	57.2	62.7	71.5	83.3	77.9	71.5	67.1	63.9
Telangana	-	-	-	-	-	-	-	101.6	104.5	97.0
ALL INDIA	74.4	72.6	73.3	75.6	79.0	78.8	79.0	77.1	78.4	73.8

‘-’: Nil/Not Applicable/Negligible.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, RBI, Various Issues.