

TABLE 117: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS

(As at end-March)

(Per cent)

Regions/States/Union Territories	1990	1991	1992	1993	1994	1995	1996	1997	1998
NORTHERN REGION	70.1	58.1	54.4	50.5	46.2	42.8	40.5	38.9	39.4
Haryana	78.5	78.4	66.7	59.0	54.0	47.6	42.3	43.7	47.5
Himachal Pradesh	34.5	34.5	32.1	28.6	27.2	28.3	27.4	23.4	23.3
Jammu and Kashmir	33.3	41.3	34.6	36.2	36.1	30.1	26.3	25.5	23.8
Punjab	70.0	68.5	66.5	62.4	57.6	53.9	51.8	45.7	45.0
Rajasthan	80.8	52.9	53.2	49.9	44.8	42.9	42.4	40.5	40.9
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	104.2	84.8	82.1	80.4	66.6	57.2	55.4	48.2	42.6
Arunachal Pradesh	35.0	25.5	25.4	26.6	32.4	31.2	31.2	45.3	81.6
Assam	100.0	77.1	76.6	78.9	64.0	55.6	51.7	50.0	40.9
Manipur	200.0	116.9	110.4	130.0	101.8	75.6	64.9	53.3	55.7
Meghalaya	45.5	41.3	34.8	27.1	23.1	21.2	25.0	23.4	27.3
Mizoram	80.0	48.6	53.5	43.8	37.8	29.8	30.6	33.0	36.5
Nagaland	89.5	94.1	82.6	52.0	53.3	45.6	44.5	50.7	27.5
Tripura	148.9	123.8	119.6	117.6	101.0	85.0	86.4	57.8	50.6
EASTERN REGION	71.0	67.0	65.1	63.3	56.1	51.4	46.9	42.0	37.4
Bihar	60.7	56.7	57.3	57.6	52.0	47.0	40.6	36.3	31.6
Jharkhand	-	-	-	-	-	-	-	-	-
Orissa	140.3	127.8	108.9	92.0	74.3	65.2	63.5	60.4	56.4
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	55.1	57.9	57.6	57.5	52.6	50.4	47.3	40.4	35.7
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	62.8	59.3	59.0	53.5	47.9	45.8	43.2	38.4	35.8
Chhattisgarh	-	-	-	-	-	-	-	-	-
Madhya Pradesh	85.3	74.4	76.5	70.9	59.0	49.1	46.0	40.2	41.7
Uttar Pradesh	56.5	55.2	54.5	49.1	45.0	44.9	42.3	37.8	32.6
Uttarakhand	-	-	-	-	-	-	-	-	-
WESTERN REGION	107.1	96.0	92.1	86.9	76.2	60.6	61.7	60.4	57.5
Goa	-	-	-	-	-	-	-	-	-
Gujarat	73.5	72.0	73.7	65.4	70.8	61.0	60.5	58.4	55.8
Maharashtra	126.0	114.4	106.3	107.0	80.4	60.6	62.5	62.0	58.8
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	144.4	123.7	115.9	111.9	102.5	92.8	93.0	93.8	87.3
Andhra Pradesh	127.7	114.4	115.2	110.9	100.9	84.3	82.8	85.8	75.1
Telangana	-	-	-	-	-	-	-	-	-
Karnataka	144.0	113.4	103.2	104.0	96.1	94.6	93.6	92.3	92.7
Kerala	225.0	184.2	155.5	138.6	129.6	120.7	132.6	132.6	128.1
Tamil Nadu	146.2	124.3	109.1	104.5	91.6	88.1	88.3	90.3	74.6
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-
ALL INDIA	83.7	74.7	72.4	68.6	61.5	56.9	54.1	50.7	46.2

TABLE 117: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Contd.)
(As at end-March)

(Per cent)

Regions/States/Union Territories	1999	2000	2001	2002	2003	2004	2005	2006	2007
NORTHERN REGION	37.8	37.8	38.1	38.4	40.8	42.9	49.7	52.2	54.3
Haryana	48.3	48.0	50.2	50.9	52.6	57.3	61.4	58.0	53.1
Himachal Pradesh	22.1	23.5	24.7	24.5	24.0	25.5	29.1	34.5	38.5
Jammu and Kashmir	21.9	18.2	17.1	16.7	18.8	20.9	21.7	24.1	27.6
Punjab	40.9	37.6	36.5	38.3	41.9	46.3	51.9	54.7	54.7
Rajasthan	39.1	41.3	41.2	41.8	45.2	45.2	55.2	58.9	64.1
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	34.5	30.3	31.2	30.9	34.4	37.3	41.3	46.4	49.4
Arunachal Pradesh	84.5	111.6	123.0	91.2	79.5	58.9	53.1	46.8	34.6
Assam	32.2	27.3	27.7	29.5	34.1	38.4	44.6	49.8	53.4
Manipur	43.2	34.8	39.2	54.9	54.7	51.6	64.9	74.5	74.5
Meghalaya	28.5	26.9	28.0	24.6	26.1	26.1	24.5	27.0	29.6
Mizoram	30.8	35.8	37.8	33.5	33.7	40.6	55.3	63.8	64.9
Nagaland	37.8	29.6	28.1	38.7	47.4	38.5	46.2	43.8	50.0
Tripura	37.0	32.0	33.1	30.0	33.0	34.1	33.9	40.8	43.7
EASTERN REGION	33.8	30.9	31.4	32.5	35.2	38.4	42.5	44.4	46.9
Bihar	27.6	23.1	21.8	21.3	24.8	29.4	32.8	36.0	40.5
Jharkhand	-	-	28.5	26.3	26.0	25.7	29.6	30.6	30.4
Orissa	52.9	50.4	50.6	54.4	56.0	58.6	64.4	66.1	66.7
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	33.0	31.6	32.1	34.3	37.4	39.5	43.5	44.6	46.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	31.8	31.1	31.2	31.5	34.4	37.0	41.6	44.5	46.9
Chhattisgarh	-	-	25.5	23.4	29.5	27.6	30.2	32.6	33.3
Madhya Pradesh	35.5	33.6	33.9	35.9	39.5	42.6	48.1	49.2	51.8
Uttar Pradesh	30.6	30.2	30.8	31.1	33.3	36.5	41.3	44.7	47.3
Uttarakhand	-	-	35.7	34.1	37.1	33.7	35.8	39.1	40.0
WESTERN REGION	56.1	53.5	49.1	49.5	48.5	45.8	51.0	50.4	52.4
Goa	-	-	-	-	-	-	-	-	-
Gujarat	54.7	56.8	48.8	46.4	48.9	45.5	46.4	50.2	54.1
Maharashtra	57.2	50.8	49.3	52.4	48.0	46.1	55.4	50.5	50.7
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	79.9	75.9	78.1	77.5	78.5	80.2	91.5	94.9	97.0
Andhra Pradesh	69.1	64.4	66.4	65.7	70.2	71.8	86.1	89.4	87.6
Telangana	-	-	-	-	-	-	-	-	-
Karnataka	83.7	81.0	81.9	83.5	83.4	84.2	91.7	94.0	97.9
Kerala	122.5	117.3	121.2	110.3	95.0	94.6	103.9	109.5	117.5
Tamil Nadu	65.9	59.5	63.4	70.3	76.3	85.6	98.9	100.9	106.6
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-
ALL INDIA	424.7	40.9	41.6	41.9	44.4	46.8	53.0	55.9	58.7

TABLE 117: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Concl'd.)
(As at end-March)

(Per cent)

Regions/States/Union Territories	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
NORTHERN REGION	60.4	59.4	65.5	65.7	66.8	67.3	68.6	70.4	71.8	65.6
Haryana	60.3	68.2	74.1	69.0	69.4	65.4	66.8	70.0	71.3	64.8
Himachal Pradesh	40.5	41.4	41.6	42.6	42.8	43.4	39.3	33.3	35.9	32.5
Jammu and Kashmir	33.4	33.7	35.2	35.5	38.8	39.6	43.6	45.2	47.9	42.4
Punjab	63.1	62.2	67.0	69.4	74.8	79.9	82.2	86.5	86.3	81.3
Rajasthan	68.9	61.4	68.1	71.8	72.3	74.7	75.9	77.1	79.0	71.4
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	49.9	44.5	44.1	45.1	46.8	49.4	49.2	47.4	49.4	45.4
Arunachal Pradesh	25.6	18.9	20.1	21.5	17.1	21.6	18.0	25.0	26.7	24.6
Assam	52.6	48.3	47.5	48.0	53.7	56.4	55.8	53.2	56.0	52.9
Manipur	60.0	41.7	36.6	34.7	27.1	34.6	38.5	50.0	41.9	39.3
Meghalaya	30.7	29.5	35.0	31.9	34.4	37.9	45.9	54.5	50.0	36.7
Mizoram	63.7	53.9	48.4	54.0	41.7	44.7	50.2	50.0	56.6	52.2
Nagaland	47.1	33.3	27.3	26.2	28.0	30.0	33.6	0.0	32.8	22.2
Tripura	47.9	41.3	41.0	44.0	42.4	44.4	40.7	39.0	38.5	37.0
EASTERN REGION	46.1	41.8	42.8	45.5	48.9	50.8	53.1	53.4	50.7	47.3
Bihar	42.0	39.3	41.6	43.5	46.7	49.1	54.4	55.2	50.7	50.4
Jharkhand	30.2	25.9	29.0	31.7	35.0	37.1	39.7	40.4	40.4	36.3
Orissa	62.0	52.5	51.2	54.4	58.2	61.1	59.8	59.8	56.2	49.6
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	44.5	41.7	41.6	45.2	48.3	49.1	50.0	50.0	49.6	44.5
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	47.8	46.2	46.7	46.7	50.6	51.6	54.9	56.5	57.5	53.0
Chhattisgarh	31.6	30.0	32.2	32.5	33.0	33.7	31.8	31.1	31.2	29.0
Madhya Pradesh	53.4	50.2	52.2	52.1	53.1	56.1	56.3	61.3	61.8	56.1
Uttar Pradesh	48.1	46.6	46.2	46.5	51.9	52.5	57.3	58.4	59.6	55.2
Uttarakhand	46.6	54.5	60.9	55.5	55.1	57.6	61.3	62.1	60.7	49.6
WESTERN REGION	53.4	49.7	49.0	48.7	52.9	60.6	62.0	62.4	65.8	63.0
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	55.1	49.1	46.6	44.3	46.2	52.2	53.7	54.3	56.3	53.9
Maharashtra	51.9	50.3	51.3	52.9	59.5	68.9	70.3	70.2	75.0	73.1
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	98.4	91.6	95.0	96.6	102.9	105.8	104.8	98.8	92.3	87.2
Andhra Pradesh	95.6	92.9	96.4	100.4	109.8	118.1	116.4	100.7	90.8	86.7
Telangana	-	-	-	-	-	-	-	102.8	99.1	91.7
Karnataka	94.5	84.8	84.4	81.3	87.0	85.5	85.0	85.8	81.4	76.9
Kerala	113.3	100.6	108.7	115.4	111.2	110.9	118.1	123.8	115.4	113.2
Tamil Nadu	103.0	100.8	115.1	120.9	128.8	133.5	123.0	106.9	96.6	86.9
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	-	66.7	107.3	106.5	120.0	117.6	110.0	100.0	95.6	85.2
ALL INDIA	60.2	56.5	58.6	59.9	63.7	66.2	68.1	68.1	67.4	62.8

‘-’: Nil/Not Applicable/Negligible. Data for 2016 and 2017 is as per Census 2011.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI, Various Issues.