

**TABLE 158: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION**

(As at end-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	54.8	59.5	64.6	69.6	67.7	68.9	74.4	82.5	87.7	88.8	90.6
Haryana	47.6	51.4	57.4	56.9	60.1	61.4	63.3	71.7	79.4	76.5	78.1
Himachal Pradesh	29.7	36.3	41.0	42.8	43.4	38.6	42.2	41.6	38.9	35.1	35.8
Jammu & Kashmir	37.4	46.7	47.2	62.5	56.4	47.2	46.4	38.1	33.8	36.9	40.1
Punjab	43.1	50.1	56.8	65.6	67.2	65.7	71.5	77.8	80.9	81.6	79.1
Rajasthan	55.7	68.7	77.3	82.9	82.4	80.6	88.4	90.4	90.9	92.6	87.1
Chandigarh	105.3	88.9	76.8	95.9	96.2	115.0	131.1	121.6	115.5	127.5	120.0
Delhi	59.9	62.4	67.4	70.8	66.9	68.9	74.6	86.8	95.6	97.7	103.7
Ladakh	-	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	29.8	35.0	40.7	40.7	40.7	36.0	35.5	33.8	34.4	33.6	34.8
Arunachal Pradesh	16.1	22.0	26.5	28.0	31.7	25.5	27.5	23.7	23.9	21.8	23.7
Assam	31.8	35.3	42.6	42.8	42.4	38.5	37.8	36.5	37.7	37.2	37.7
Manipur	31.6	42.4	50.1	55.1	48.4	36.0	42.1	34.8	31.3	28.6	33.6
Meghalaya	34.6	43.6	48.1	35.7	33.2	28.3	25.6	24.4	25.8	24.0	27.4
Mizoram	34.8	47.8	51.2	53.8	62.9	57.9	53.2	46.0	38.9	35.3	37.8
Nagaland	15.0	22.9	22.3	29.1	34.0	30.8	30.3	26.1	27.2	28.4	31.0
Tripura	25.2	28.6	32.8	35.3	36.1	30.7	30.7	32.2	31.3	32.8	32.4
EASTERN REGION	41.8	45.5	49.2	54.1	51.5	48.8	50.8	51.4	50.7	49.4	49.0
Bihar	24.9	27.7	30.3	32.4	28.2	26.8	29.0	29.5	29.7	30.5	32.8
Jharkhand	26.3	29.6	31.2	32.8	35.3	32.0	35.1	34.4	33.9	32.1	31.8
Odisha	53.7	61.8	66.0	64.6	56.3	50.8	54.4	52.5	47.3	46.3	44.6
Sikkim	22.4	29.5	45.3	52.8	46.8	41.6	37.2	37.9	33.1	27.2	26.5
West Bengal	49.5	52.3	56.3	64.7	62.4	60.7	61.5	63.7	63.8	62.0	61.6
Andaman & Nicobar Islands	26.1	26.8	29.0	27.7	30.7	31.7	36.5	38.1	38.5	38.6	39.1
CENTRAL REGION	35.6	40.8	44.2	47.4	46.1	44.3	47.3	46.7	47.2	47.6	48.8
Chhattisgarh	40.0	43.6	45.5	50.0	49.8	46.3	52.3	52.3	53.6	53.8	59.5
Madhya Pradesh	46.9	54.7	60.5	61.8	60.1	57.4	60.6	55.6	56.6	58.2	60.4
Uttar Pradesh	33.1	37.9	41.0	45.1	43.7	42.2	43.3	44.0	44.0	44.1	44.6
Uttarakhand	21.1	24.3	25.8	26.7	26.2	25.3	33.7	35.4	35.6	34.8	35.6
WESTERN REGION	72.0	83.5	92.0	90.1	88.6	85.6	79.1	79.5	87.0	85.5	86.0
Goa	21.7	25.1	23.2	26.2	29.4	26.7	26.5	29.1	28.1	28.8	28.7
Gujarat	42.2	46.5	55.6	63.7	66.5	63.7	65.3	66.2	70.4	72.8	74.7
Maharashtra	81.8	94.9	102.2	96.8	93.9	91.2	82.9	83.0	91.8	89.4	89.8
Dadra & Nagar Haveli*	15.6	34.8	49.3	20.6	23.9	18.1	60.0	34.8	30.1	37.1	40.8
Daman & Diu	11.6	11.5	11.4	15.6	15.0	19.3	20.2	21.3	17.4	19.1	21.9
SOUTHERN REGION	68.5	78.1	84.4	87.0	89.1	87.9	92.7	94.5	95.5	97.1	94.9
Andhra Pradesh	65.9	74.8	81.3	87.3	90.4	96.4	105.1	109.7	111.3	112.0	111.3
Karnataka	63.1	73.8	75.9	76.3	78.1	77.3	77.6	72.7	71.4	71.9	71.0
Kerala	45.5	54.6	61.4	60.9	63.4	59.7	63.1	73.1	76.4	73.1	67.7
Tamil Nadu	93.1	101.2	110.5	114.5	114.7	108.1	113.8	115.1	116.9	123.3	121.8
Lakshadweep	8.0	9.7	11.5	10.2	7.5	5.4	7.3	8.7	9.7	9.9	8.6
Puducherry	34.5	38.3	45.0	47.9	49.7	51.4	57.2	62.7	71.5	83.3	77.9
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	58.2	66.0	72.4	75.0	74.4	72.6	73.3	75.6	79.0	78.8	79.0

**TABLE 158: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (Concl'd.)**

(As at end-March)

(Per cent)

Region/State/Union Territory	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
NORTHERN REGION	88.5	83.6	75.0	78.1	84.5	82.9	74.9	74.5	74.1	77.4
Haryana	75.8	69.9	59.1	58.6	61.1	54.8	53.4	54.9	58.5	66.6
Himachal Pradesh	35.3	32.9	29.7	31.1	30.8	30.2	30.9	32.0	33.2	35.7
Jammu & Kashmir	42.2	44.2	39.8	42.9	45.5	45.8	48.5	51.5	55.6	58.4
Punjab	75.1	69.8	69.0	63.5	60.3	57.1	55.0	54.2	53.7	58.3
Rajasthan	86.2	72.4	67.8	76.6	81.4	79.6	77.9	79.0	81.6	86.7
Chandigarh	105.9	97.8	100.7	112.5	111.4	108.5	96.1	89.7	75.6	72.8
Delhi	102.6	100.4	88.3	94.1	107.4	110.2	93.9	93.2	90.2	90.5
Ladakh	-	-	-	-	-	36.1	34.9	36.2	40.4	43.6
NORTH-EASTERN REGION	34.5	38.4	36.8	39.3	40.4	41.1	44.1	44.8	48.3	52.9
Arunachal Pradesh	26.8	29.0	24.0	25.0	23.0	24.9	25.2	24.5	27.3	29.9
Assam	36.7	42.2	40.3	42.6	44.3	43.0	46.7	48.9	52.0	58.0
Manipur	34.0	41.1	38.7	44.6	49.4	57.2	57.7	60.2	72.5	74.0
Meghalaya	25.9	24.8	25.9	27.2	26.9	35.3	37.6	32.0	37.5	41.1
Mizoram	37.8	40.1	36.4	35.8	36.8	36.1	42.0	45.4	47.1	50.8
Nagaland	32.7	34.1	31.5	34.7	35.4	37.5	43.2	43.0	49.0	51.5
Tripura	33.7	35.3	35.9	40.7	41.7	42.5	42.1	41.9	41.5	44.3
EASTERN REGION	46.5	44.9	41.0	41.6	41.4	41.8	41.6	42.4	44.9	47.8
Bihar	33.6	33.4	30.9	32.2	34.7	36.1	40.1	42.5	46.2	50.5
Jharkhand	29.6	29.6	27.1	27.7	27.7	28.5	29.8	30.9	34.2	37.1
Odisha	41.9	40.8	38.1	37.6	38.7	39.5	39.5	40.8	44.0	48.1
Sikkim	25.6	28.0	27.4	26.6	28.4	31.2	35.8	39.3	42.8	44.2
West Bengal	57.8	55.1	50.3	51.1	49.5	49.3	46.5	46.4	47.7	49.5
Andaman & Nicobar Islands	40.1	44.2	38.5	39.4	41.9	41.0	46.3	46.5	51.6	53.1
CENTRAL REGION	48.3	49.3	46.0	47.9	49.5	48.8	48.5	50.5	53.1	57.1
Chhattisgarh	61.6	63.5	62.4	63.2	63.3	62.4	62.7	66.4	72.5	76.0
Madhya Pradesh	54.8	61.2	60.9	65.1	67.9	69.2	67.9	67.5	71.8	75.8
Uttar Pradesh	45.4	44.6	40.0	41.2	42.7	41.5	41.5	43.9	46.0	49.9
Uttarakhand	34.5	34.9	34.3	36.4	37.6	36.5	35.3	35.7	36.4	40.4
WESTERN REGION	87.1	96.0	96.2	98.3	98.1	94.7	86.3	85.9	92.2	93.8
Goa	26.7	27.1	25.7	26.7	26.4	25.1	24.5	24.3	25.1	26.6
Gujarat	72.7	75.4	68.9	75.6	78.8	74.8	69.9	69.9	71.5	74.4
Maharashtra	92.0	102.9	106.0	106.9	105.2	102.0	92.5	91.9	99.6	100.6
Dadra & Nagar Haveli*	35.3	35.8	36.5	43.5	56.1	44.7	35.3	35.7	38.1	44.1
Daman & Diu	24.3	22.9	23.5	27.5	26.6	-	-	-	-	-
SOUTHERN REGION	89.9	89.3	84.2	90.5	90.6	88.0	83.1	84.1	89.1	95.0
Andhra Pradesh	105.3	106.0	101.1	112.6	121.6	125.3	131.5	138.9	144.7	153.5
Karnataka	67.7	70.1	67.0	69.7	69.7	65.2	59.8	60.5	64.5	69.0
Kerala	64.6	62.1	59.8	63.8	65.9	65.0	62.3	61.7	65.8	70.3
Tamil Nadu	119.0	113.7	105.8	113.5	110.3	107.5	101.7	100.9	105.8	113.0
Lakshadweep	9.1	10.5	8.4	8.3	8.1	8.7	7.8	9.6	10.3	10.9
Puducherry	71.5	67.1	63.9	63.8	66.7	64.0	64.8	63.6	66.5	69.9
Telangana	101.6	104.5	97.0	107.4	106.3	103.6	93.2	96.8	103.7	110.4
ALL INDIA	77.1	78.4	73.8	76.7	78.3	76.5	71.7	72.1	75.8	79.6

-: Nil/Not Applicable/Negligible.

Note: *: Since 2020 figures for Dadra & Nagar Haveli include Daman & Diu as well.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, Reserve Bank of India, various issues.