

TABLE 164: STATE-WISE PERSONAL LOANS BY SCHEDULED COMMERCIAL BANKS

(Amount Outstanding as at end-March)

(₹ Crore)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	34,100	49,000	72,000	81,200	82,700	97,200	97,800	1,23,000	1,34,500	1,46,600	1,84,000
Haryana	3,600	5,300	10,000	10,000	10,100	12,300	14,400	20,600	19,500	23,100	31,800
Himachal Pradesh	1,000	1,300	1,900	2,400	2,200	2,900	3,300	3,900	4,100	4,400	5,700
Jammu & Kashmir	1,300	1,600	2,100	2,800	3,600	3,800	4,200	4,800	5,700	7,200	8,700
Punjab	6,200	8,700	11,200	12,900	12,200	13,400	14,000	17,900	18,600	20,500	26,700
Rajasthan	6,200	8,400	11,800	14,700	16,800	17,200	19,100	20,800	22,700	27,400	31,800
Chandigarh	1,700	2,300	3,700	4,000	3,700	4,000	4,000	5,000	5,800	6,000	6,300
Delhi	14,100	21,200	31,200	34,300	34,000	43,700	38,800	50,100	58,000	58,000	73,100
Ladakh	-	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	2,800	4,600	6,800	8,100	9,400	11,400	13,600	14,500	16,300	16,300	20,100
Arunachal Pradesh	100	100	200	300	400	500	600	700	800	900	1,000
Assam	1,800	2,800	4,000	5,300	6,100	7,400	8,600	9,100	10,400	9,700	12,800
Manipur	100	200	300	400	500	600	800	700	700	800	900
Meghalaya	300	700	1,300	600	700	800	900	1,000	1,100	1,200	1,300
Mizoram	200	200	300	400	500	700	800	800	900	900	1,100
Nagaland	100	100	200	400	500	700	900	800	900	1,100	1,200
Tripura	200	300	500	700	700	900	1,000	1,200	1,400	1,800	1,800
EASTERN REGION	18,500	26,300	35,100	45,000	44,800	50,700	53,000	60,800	63,400	73,600	83,400
Bihar	3,200	4,300	5,800	8,600	9,600	7,000	8,400	11,700	13,500	15,600	17,500
Jharkhand	2,000	2,400	3,300	3,900	4,300	6,000	6,800	8,200	8,900	10,200	11,400
Odisha	4,500	6,300	8,100	9,200	9,200	10,800	11,400	12,600	13,800	15,300	16,700
Sikkim	100	300	400	500	500	500	600	700	700	800	800
West Bengal	8,700	12,900	17,400	22,600	21,100	26,200	25,500	27,400	26,200	31,300	36,500
Andaman & Nicobar Islands	100	100	100	100	200	200	300	400	400	400	500
CENTRAL REGION	19,900	27,100	35,500	41,500	52,500	50,600	54,300	63,600	71,200	85,300	1,03,300
Chhattisgarh	1,500	2,000	2,700	3,500	5,200	4,800	5,300	6,600	7,300	10,100	11,000
Madhya Pradesh	5,700	7,600	10,300	11,200	12,500	14,400	16,300	17,400	20,500	21,800	28,800
Uttar Pradesh	11,400	15,600	19,900	23,600	31,300	27,400	28,000	34,100	37,300	46,300	54,900
Uttarakhand	1,400	1,900	2,600	3,100	3,400	3,900	4,500	5,500	6,100	7,200	8,600
WESTERN REGION	37,000	56,700	80,500	1,05,800	1,10,200	1,35,600	1,23,400	1,54,200	1,73,600	1,96,400	2,39,300
Goa	800	1,000	1,300	1,600	1,800	2,100	2,500	3,200	3,500	4,200	4,800
Gujarat	6,800	9,900	14,400	19,900	24,900	22,700	24,400	29,500	33,900	43,300	52,800
Maharashtra	29,300	45,700	64,700	84,200	83,400	1,10,700	96,300	1,21,300	1,35,800	1,48,600	1,81,300
Dadra & Nagar Haveli*	0	0	0	0	0	100	100	100	200	200	300
Daman & Diu	0	0	0	0	0	100	100	100	100	100	200
SOUTHERN REGION	66,500	92,400	1,23,600	1,52,100	1,85,700	2,08,000	2,16,900	2,54,000	2,91,200	3,53,100	3,87,000
Andhra Pradesh	15,700	23,200	28,900	37,100	45,600	53,000	57,600	70,600	77,900	91,700	1,06,300
Karnataka	17,500	25,900	37,400	45,700	51,100	54,700	55,000	61,300	71,800	86,400	99,300
Kerala	11,000	15,000	19,400	23,700	28,200	34,500	39,300	44,700	50,300	61,400	66,300
Tamil Nadu	22,300	27,900	37,300	44,700	60,000	64,600	63,600	75,800	89,200	1,11,100	1,12,200
Lakshadweep	0	0	0	0	0	0	0	0	-	-	-
Puducherry	0	500	600	800	800	1,200	1,300	1,600	1,900	2,500	2,800
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	1,78,800	2,56,000	3,53,200	4,33,600	4,85,400	5,53,500	5,58,900	6,70,100	7,50,200	8,71,300	10,17,100

TABLE 164: STATE-WISE PERSONAL LOANS BY SCHEDULED COMMERCIAL BANKS (Concl'd.)

(Amount Outstanding as at end-March)

(₹ Crore)

Region/State/Union Territory	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
NORTHERN REGION	1,94,300	2,27,000	2,58,600	3,13,400	3,51,103	4,11,992	4,63,244	5,41,806	6,41,104	8,16,854
Haryana	37,600	42,000	49,700	61,900	70,184	83,109	94,627	1,11,133	1,36,227	1,92,008
Himachal Pradesh	6,000	6,400	7,900	9,500	11,112	12,446	14,569	17,174	20,603	24,089
Jammu & Kashmir	10,600	13,300	14,800	19,000	24,751	28,313	34,569	40,853	48,452	56,436
Punjab	28,500	31,200	35,600	42,900	48,503	56,495	64,554	76,984	89,642	1,19,903
Rajasthan	38,000	47,500	56,900	70,500	84,627	1,00,363	1,14,845	1,38,089	1,61,820	2,10,937
Chandigarh	7,600	8,000	9,100	10,300	11,386	13,326	14,834	17,210	19,101	21,917
Delhi	66,100	78,600	84,600	99,300	1,00,540	1,16,885	1,23,903	1,38,550	1,62,936	1,88,839
Ladakh	-	-	-	-	-	1,054	1,342	1,813	2,323	2,726
NORTH-EASTERN REGION	22,100	25,700	30,300	38,100	45,138	53,636	64,210	75,242	90,693	1,09,587
Arunachal Pradesh	1,200	1,400	1,700	2,300	2,473	2,900	3,678	4,366	5,286	6,364
Assam	13,200	15,500	18,200	22,900	27,327	31,826	37,876	44,357	53,654	65,507
Manipur	1,100	1,500	1,900	2,700	3,306	4,292	5,262	6,369	8,322	9,102
Meghalaya	1,800	1,900	2,500	3,100	3,552	4,318	5,056	5,760	6,693	7,975
Mizoram	1,200	1,500	1,700	1,900	2,106	2,671	3,229	3,863	4,586	5,344
Nagaland	1,400	1,600	1,900	2,300	2,757	3,380	4,235	4,947	5,961	6,932
Tripura	2,200	2,300	2,400	2,900	3,617	4,248	4,873	5,581	6,189	8,364
EASTERN REGION	90,300	1,07,300	1,25,200	1,49,800	1,75,697	2,07,897	2,44,759	2,91,759	3,56,274	4,34,589
Bihar	18,500	22,200	26,300	31,300	37,853	44,537	53,366	65,323	82,228	1,00,511
Jharkhand	13,100	15,900	17,900	20,400	23,594	27,517	32,569	38,935	46,632	54,802
Odisha	18,700	21,300	24,600	29,600	33,897	39,791	47,767	57,644	70,145	85,791
Sikkim	800	1,000	1,100	1,400	1,541	1,844	2,232	2,744	3,349	3,890
West Bengal	38,600	46,200	54,400	66,000	77,492	92,689	1,07,044	1,25,035	1,51,478	1,86,904
Andaman & Nicobar Islands	600	700	900	1,100	1,320	1,519	1,782	2,078	2,442	2,691
CENTRAL REGION	1,21,500	1,47,000	1,70,700	2,09,800	2,41,963	2,87,624	3,30,859	3,85,149	4,63,319	6,03,316
Chhattisgarh	12,600	15,700	18,500	22,600	26,673	32,621	38,233	44,388	51,955	64,383
Madhya Pradesh	34,400	41,400	48,100	57,500	65,350	79,731	90,865	1,04,890	1,23,841	1,56,307
Uttar Pradesh	64,900	78,300	90,600	1,13,000	1,30,377	1,52,681	1,76,301	2,06,282	2,52,493	3,36,854
Uttarakhand	9,700	11,600	13,500	16,700	19,563	22,591	25,461	29,588	35,029	45,772
WESTERN REGION	2,70,000	3,28,200	3,97,700	4,68,000	5,38,436	6,53,799	7,34,038	8,73,312	10,48,110	14,02,234
Goa	5,700	6,300	7,200	8,600	9,443	10,590	11,450	12,589	14,493	17,272
Gujarat	62,400	79,700	94,400	1,19,900	1,41,871	1,70,900	1,95,114	2,44,204	2,75,083	3,62,397
Maharashtra	2,01,300	2,41,600	2,95,200	3,38,200	3,85,523	4,70,361	5,25,366	6,14,166	7,55,848	10,18,853
Dadra & Nagar Haveli*	300	400	600	800	1,000	1,948	2,108	2,354	2,685	3,713
Daman & Diu	200	200	300	500	599	-	-	-	-	-
SOUTHERN REGION	4,39,900	4,22,800	5,79,800	6,86,000	7,84,312	9,15,142	10,36,530	11,78,551	14,00,557	17,77,705
Andhra Pradesh	51,600	61,800	72,100	87,800	1,05,859	1,24,296	1,46,843	1,73,182	2,10,339	2,52,088
Karnataka	1,20,900	1,42,600	1,66,400	1,94,500	2,15,308	2,48,512	2,73,734	3,08,639	3,64,206	4,78,712
Kerala	67,700	77,600	91,100	1,02,600	1,17,539	1,32,779	1,48,016	1,60,399	1,84,201	2,24,306
Tamil Nadu	1,28,000	1,37,600	1,56,200	1,84,500	2,03,821	2,34,074	2,60,647	2,87,532	3,41,183	4,25,254
Lakshadweep	-	-	100	-	53	60	62	77	93	107
Puducherry	3,000	3,300	3,700	4,300	4,595	5,233	5,906	6,570	7,511	9,138
Telangana	68,700	79,500	90,200	1,12,300	1,37,137	1,70,189	2,01,322	2,42,151	2,93,026	3,88,100
ALL INDIA	11,44,000	12,58,000	15,63,200	18,65,100	21,36,649	25,30,090	28,73,641	33,45,818	40,00,056	51,44,286

-: 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.