

TABLE 167: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS

(As at end-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	42.9	49.7	52.2	54.3	60.4	59.4	65.5	65.7	66.8	67.3	68.6
Haryana	57.3	61.4	58.0	53.1	60.3	68.2	74.1	69.0	69.4	65.4	66.8
Himachal Pradesh	25.5	29.1	34.5	38.5	40.5	41.4	41.6	42.6	42.8	43.4	39.3
Jammu & Kashmir	20.9	21.7	24.1	27.6	33.4	33.7	35.2	35.5	38.8	39.6	43.6
Punjab	46.3	51.9	54.7	54.7	63.1	62.2	67.0	69.4	74.8	79.9	82.2
Rajasthan	45.2	55.2	58.9	64.1	68.9	61.4	68.1	71.8	72.3	74.7	75.9
Chandigarh	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	37.3	41.3	46.4	49.4	49.9	44.5	44.1	45.1	46.8	49.4	49.2
Arunachal Pradesh	58.9	53.1	46.8	34.6	25.6	18.9	20.1	21.5	17.1	21.6	18.0
Assam	38.4	44.6	49.8	53.4	52.6	48.3	47.5	48.0	53.7	56.4	55.8
Manipur	51.6	64.9	74.5	74.5	60.0	41.7	36.6	34.7	27.1	34.6	38.5
Meghalaya	26.1	24.5	27.0	29.6	30.7	29.5	35.0	31.9	34.4	37.9	45.9
Mizoram	40.6	55.3	63.8	64.9	63.7	53.9	48.4	54.0	41.7	44.7	50.2
Nagaland	38.5	46.2	43.8	50.0	47.1	33.3	27.3	26.2	28.0	30.0	33.6
Tripura	34.1	33.9	40.8	43.7	47.9	41.3	41.0	44.0	42.4	44.4	40.7
EASTERN REGION	38.4	42.5	44.4	46.9	46.1	41.8	42.8	45.5	48.9	50.8	53.1
Bihar	29.4	32.8	36.0	40.5	42.0	39.3	41.6	43.5	46.7	49.1	54.4
Jharkhand	25.7	29.6	30.6	30.4	30.2	25.9	29.0	31.7	35.0	37.1	39.7
Odisha	58.6	64.4	66.1	66.7	62.0	52.5	51.2	54.4	58.2	61.1	59.8
Sikkim	-	-	-	-	-	-	-	-	-	-	-
West Bengal	39.5	43.5	44.6	46.0	44.5	41.7	41.6	45.2	48.3	49.1	50.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	37.0	41.6	44.5	46.9	47.8	46.2	46.7	46.7	50.6	51.6	54.9
Chhattisgarh	27.6	30.2	32.6	33.3	31.6	30.0	32.2	32.5	33.0	33.7	31.8
Madhya Pradesh	42.6	48.1	49.2	51.8	53.4	50.2	52.2	52.1	53.1	56.1	56.3
Uttar Pradesh	36.5	41.3	44.7	47.3	48.1	46.6	46.2	46.5	51.9	52.5	57.3
Uttarakhand	33.7	35.8	39.1	40.0	46.6	54.5	60.9	55.5	55.1	57.6	61.3
WESTERN REGION	45.8	51.0	50.4	52.4	53.4	49.7	49.0	48.7	52.9	60.6	62.0
Goa	-	-	-	-	-	-	-	-	-	-	-
Gujarat	45.5	46.4	50.2	54.1	55.1	49.1	46.6	44.3	46.2	52.2	53.7
Maharashtra	46.1	55.4	50.5	50.7	51.9	50.3	51.3	52.9	59.5	68.9	70.3
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	80.2	91.5	94.9	97.0	98.4	91.6	95.0	96.6	102.9	105.8	104.8
Andhra Pradesh	71.8	86.1	89.4	87.6	95.6	92.9	96.4	100.4	109.8	118.1	116.4
Karnataka	84.2	91.7	94.0	97.9	94.5	84.8	84.4	81.3	87.0	85.5	85.0
Kerala	94.6	103.9	109.5	117.5	113.3	100.6	108.7	115.4	111.2	110.9	118.1
Tamil Nadu	85.6	98.9	100.9	106.6	103.0	100.8	115.1	120.9	128.8	133.5	123.0
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	66.7	107.3	106.5	120.0	117.6	110.0
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	46.8	53.0	55.9	58.7	60.2	56.5	58.6	59.9	63.7	66.2	68.1

TABLE 167: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Concl.d.)

(As at end-March)

(Per cent)

Region/State/Union Territory	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
NORTHERN REGION	70.4	71.8	65.6	68.3	68.2	65.7	66.1	69.7	70.6	72.6
Haryana	70.0	71.3	64.8	65.2	65.5	62.7	60.6	63.9	65.9	68.6
Himachal Pradesh	33.3	35.9	32.5	32.6	36.3	36.4	37.7	38.6	41.5	44.5
Jammu & Kashmir	45.2	47.9	42.4	43.5	47.6	50.6	54.4	58.0	61.9	62.3
Punjab	86.5	86.3	81.3	87.7	82.2	77.3	75.3	77.8	78.2	81.3
Rajasthan	77.1	79.0	71.4	75.5	75.4	72.1	73.4	77.8	77.5	78.6
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	128.2	136.4	121.9	113.8	109.5
NORTH-EASTERN REGION	47.4	49.4	45.4	43.8	39.8	37.5	38.3	43.7	45.2	49.2
Arunachal Pradesh	25.0	26.7	24.6	33.3	30.1	22.1	23.9	23.5	29.2	32.3
Assam	53.2	56.0	52.9	46.2	40.8	36.4	38.3	42.7	48.0	56.1
Manipur	50.0	41.9	39.3	33.3	44.4	51.7	49.7	176.1	79.6	71.8
Meghalaya	54.5	50.0	36.7	38.9	32.8	33.6	31.4	29.2	30.2	32.6
Mizoram	50.0	56.6	52.2	52.4	47.4	44.2	49.3	59.2	58.1	62.1
Nagaland	0.0	32.8	22.2	0.0	29.4	29.8	28.2	34.9	38.8	45.3
Tripura	39.0	38.5	37.0	40.7	38.5	38.2	35.7	38.5	40.4	40.7
EASTERN REGION	53.4	50.7	47.3	47.8	47.2	46.4	48.8	50.7	52.9	56.2
Bihar	55.2	50.7	50.4	52.1	52.2	51.6	55.6	53.4	56.8	59.1
Jharkhand	40.4	40.4	36.3	36.8	38.3	40.9	42.2	45.9	51.4	56.1
Odisha	59.8	56.2	49.6	48.1	43.6	41.0	41.3	48.1	49.4	54.2
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	50.0	49.6	44.5	45.0	45.5	44.6	47.4	48.6	50.9	53.8
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	56.5	57.5	53.0	52.8	55.2	52.8	53.3	52.5	57.0	59.5
Chhattisgarh	31.1	31.2	29.0	28.9	29.0	31.0	35.7	38.3	44.8	49.4
Madhya Pradesh	61.3	61.8	56.1	58.3	54.8	52.5	53.0	57.7	63.7	66.2
Uttar Pradesh	58.4	59.6	55.2	54.6	58.8	56.1	56.1	53.5	57.7	59.9
Uttarakhand	62.1	60.7	49.6	47.7	49.2	44.5	43.3	43.0	44.2	47.8
WESTERN REGION	62.4	65.8	63.0	59.3	62.5	57.7	58.4	60.9	65.8	67.7
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	54.3	56.3	53.9	59.5	61.7	61.5	61.7	62.0	64.5	67.4
Maharashtra	70.2	75.0	73.1	59.0	63.3	54.0	55.4	59.9	67.1	68.0
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	98.8	92.3	87.2	96.4	99.7	96.7	100.7	102.7	100.1	110.7
Andhra Pradesh	100.7	90.8	86.7	93.5	100.0	97.0	102.3	113.6	97.2	119.5
Karnataka	85.8	81.4	76.9	87.4	85.9	81.1	84.6	81.4	80.9	85.4
Kerala	123.8	115.4	113.2	128.3	121.1	108.9	101.1	96.8	99.9	100.7
Tamil Nadu	106.9	96.6	86.9	93.0	100.1	98.3	105.6	103.3	102.8	121.0
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	100.0	95.6	85.2	71.4	104.7	84.9	93.4	115.9	124.2	121.7
Telangana	102.8	99.1	91.7	98.8	110.6	117.6	128.0	134.9	149.0	149.1
ALL INDIA	68.1	67.4	62.8	65.2	66.7	64.4	71.4	68.1	70.3	74.7

-: Nil/Not Applicable/Negligible.

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