

## Appendix Table II.3: Region / State-wise Credit-Deposit Ratio and Investment Plus Credit-Deposit Ratio of Scheduled Commercial Banks

Sr. No.	Region / State / Union Territory	Credit-Deposit Ratio						Investment+Credit Deposit Ratio @					
		1996		1997		1998		1999		1996		1997	
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation
1	2	3	4	5	6	7	8	9	10	11	12	13	
<b>1.</b>	<b>Northern Region</b>	<b>51.4</b>	<b>50.4</b>	<b>48.4</b>	<b>47.0</b>	<b>48.8</b>	<b>47.5</b>	<b>57.0</b>	<b>57.1</b>	<b>56.1</b>	<b>54.0</b>	<b>52.5</b>	
	Haryana	44.7	54.0	42.5	53.2	42.9	55.1	42.2	55.2	64.4	52.3	63.0	
	Himachal Pradesh	24.2	29.1	21.2	23.7	21.4	25.3	22.0	36.1	41.0	32.0	34.5	
	Jammu & Kashmir	28.6	28.7	25.7	26.0	37.7	35.7	38.7	41.4	41.4	36.6	37.0	
	Punjab	41.0	43.3	38.3	40.3	36.5	38.9	38.7	46.2	48.4	43.9	46.0	
	Rajasthan	45.4	45.3	46.7	50.2	47.2	51.7	45.1	65.1	65.0	65.7	69.2	
	Chandigarh	63.9	61.0	55.7	55.7	57.9	56.2	83.8	63.9	61.0	55.7	55.7	
	Delhi	62.3	57.0	58.6	51.0	58.2	50.7	73.6	62.7	57.3	58.9	51.3	
<b>2.</b>	<b>North-Eastern Region</b>	<b>35.5</b>	<b>41.1</b>	<b>32.1</b>	<b>36.1</b>	<b>30.4</b>	<b>33.5</b>	<b>28.0</b>	<b>58.0</b>	<b>63.6</b>	<b>52.9</b>	<b>56.8</b>	
	Arunachal Pradesh	12.8	24.6	12.4	17.6	13.3	16.8	14.1	19.8	31.6	18.4	23.7	
	Assam	40.3	45.4	36.3	41.5	33.6	37.8	31.5	63.3	68.4	58.0	63.2	
	Manipur	56.0	55.7	63.7	63.4	58.2	58.6	41.7	98.0	97.7	105.8	105.6	
	Meghalaya	15.2	23.6	15.1	14.1	15.4	15.7	16.7	35.6	44.0	32.4	31.3	
	Mizoram	15.9	23.5	13.8	14.7	23.2	25.2	20.6	26.3	33.9	23.8	24.7	
	Nagaland	28.9	37.3	22.2	29.9	19.0	21.2	15.7	65.5	73.9	54.3	62.0	
	Tripura	43.9	44.7	38.7	39.3	33.8	35.1	29.4	62.0	62.8	54.2	54.8	
<b>3.</b>	<b>Eastern Region</b>	<b>47.0</b>	<b>46.4</b>	<b>42.8</b>	<b>42.1</b>	<b>40.9</b>	<b>40.4</b>	<b>37.4</b>	<b>62.6</b>	<b>62.1</b>	<b>56.9</b>	<b>56.2</b>	
	Bihar	30.1	31.1	28.9	29.7	28.3	28.7	25.2	49.6	50.6	46.0	46.8	
	Orissa	55.9	58.0	45.9	48.1	47.6	49.4	42.5	89.3	91.4	76.7	78.8	
	Sikkim	21.1	22.3	17.4	18.1	21.3	18.0	20.0	107.7	108.9	34.4	35.1	
	West Bengal	55.2	53.3	50.8	48.6	47.2	45.7	43.8	64.9	62.9	59.8	57.7	
	Andaman & Nicobar Islands	16.9	17.8	13.7	15.4	15.1	16.5	16.6	16.9	17.8	13.7	15.4	
<b>4.</b>	<b>Central Region</b>	<b>40.0</b>	<b>42.0</b>	<b>37.5</b>	<b>40.7</b>	<b>35.8</b>	<b>39.2</b>	<b>33.0</b>	<b>55.0</b>	<b>57.0</b>	<b>51.3</b>	<b>54.4</b>	
	Madhya Pradesh	56.2	60.6	52.5	56.4	52.8	56.7	48.4	73.3	77.6	67.7	71.7	
	Uttar Pradesh	33.8	35.0	31.9	34.7	29.5	32.7	27.2	48.1	49.2	45.1	47.9	
<b>5.</b>	<b>Western Region</b>	<b>72.2</b>	<b>71.4</b>	<b>67.2</b>	<b>66.2</b>	<b>66.5</b>	<b>65.0</b>	<b>65.9</b>	<b>76.7</b>	<b>75.9</b>	<b>71.3</b>	<b>70.4</b>	
	Goa	25.8	26.3	24.6	25.4	24.7	25.6	25.0	27.2	27.7	26.0	26.8	
	Gujarat	52.9	56.9	48.2	52.3	49.0	53.8	48.9	61.2	65.2	55.5	59.7	
	Maharashtra	79.6	77.3	74.4	71.8	73.4	69.8	72.8	83.2	80.9	77.7	75.1	
	Dadra & Nagar Haveli	21.7	129.1	17.7	89.9	22.4	127.6	31.1	21.7	129.1	17.7	89.9	
	Daman & Diu	23.9	48.6	20.1	45.1	21.3	69.9	17.6	23.9	48.6	20.1	45.1	
<b>6.</b>	<b>Southern Region</b>	<b>74.2</b>	<b>74.8</b>	<b>74.5</b>	<b>75.3</b>	<b>71.1</b>	<b>72.0</b>	<b>68.6</b>	<b>84.5</b>	<b>85.1</b>	<b>84.2</b>	<b>84.9</b>	
	Andhra Pradesh	79.4	81.2	76.2	77.4	71.1	72.4	68.5	93.1	94.9	88.7	90.0	
	Karnataka	70.0	71.1	70.9	72.2	68.4	70.3	64.5	78.1	79.1	78.3	79.5	
	Kerala	44.5	44.7	45.4	45.7	44.2	44.7	41.1	55.0	55.3	55.7	56.0	
	Tamil Nadu	94.9	94.4	97.3	97.3	92.6	92.6	93.0	104.8	104.2	106.3	106.3	
	Lakshadweep	15.5	17.3	8.3	9.4	7.8	9.8	7.7	15.5	17.3	8.3	9.4	
	Pondicherry	40.3	50.2	39.6	53.0	36.5	48.3	33.8	40.3	50.3	39.6	53.0	
	<b>All India</b>	<b>59.8</b>	<b>59.8</b>	<b>56.8</b>	<b>56.8</b>	<b>55.3</b>	<b>55.3</b>	<b>55.5</b>	<b>69.0</b>	<b>69.0</b>	<b>65.4</b>	<b>65.4</b>	

- Notes : 1. @ State-wise investment figures pertain to investments by scheduled commercial banks in the respective States only. All India investment + credit-deposit (ICD) ratio is worked out by excluding investments in Central Government and other approved securities.
2. Deposits and Credit (as per place of sanction and utilisation) data for 1996, 1997 and 1998 are based on BSR-1 and 2 surveys as on 31st March.
3. The investment figures are based on BSR-5 survey as on 31st March.
4. Deposit and Credit (as per place of sanction) data for 1999 are based on BSR-7 surveys as on 31st March 1999.