

**TABLE 105: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF UTILISATION (As at end-March)**

(Per cent)

| Regions/States/Union Territories | 1990        | 1991        | 1992        | 1993        | 1994        | 1995        | 1996        | 1997        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>NORTHERN REGION</b>           | <b>47.6</b> | <b>52.4</b> | <b>49.3</b> | <b>56.7</b> | <b>56.6</b> | <b>47.5</b> | <b>50.4</b> | <b>47.0</b> |
| Haryana                          | 75.0        | 76.0        | 69.1        | 69.0        | 58.4        | 56.0        | 54.0        | 53.2        |
| Himachal Pradesh                 | 38.4        | 41.4        | 37.8        | 34.5        | 23.7        | 29.7        | 29.1        | 23.7        |
| Jammu and Kashmir                | 33.5        | 55.1        | 51.1        | 46.7        | 39.4        | 28.4        | 28.7        | 26.0        |
| Punjab                           | 46.2        | 49.7        | 46.4        | 44.1        | 41.0        | 43.3        | 43.3        | 40.3        |
| Rajasthan                        | 61.5        | 60.5        | 59.3        | 60.2        | 52.1        | 51.0        | 45.3        | 50.2        |
| Chandigarh                       | 55.0        | 58.7        | 55.3        | 42.0        | 60.1        | 86.9        | 61.0        | 55.7        |
| Delhi                            | 40.4        | 46.6        | 44.1        | 63.7        | 69.2        | 46.5        | 57.0        | 51.0        |
| <b>NORTH-EASTERN REGION</b>      | <b>70.0</b> | <b>60.9</b> | <b>66.3</b> | <b>64.0</b> | <b>50.0</b> | <b>45.9</b> | <b>41.1</b> | <b>36.1</b> |
| Arunachal Pradesh                | 55.4        | 50.5        | 39.2        | 35.5        | 27.6        | 20.1        | 24.6        | 17.6        |
| Assam                            | 78.4        | 69.9        | 79.0        | 75.9        | 55.6        | 47.4        | 45.4        | 41.5        |
| Manipur                          | 77.5        | 71.3        | 66.9        | 75.1        | 65.8        | 58.9        | 55.7        | 63.4        |
| Meghalaya                        | 25.3        | 25.9        | 23.0        | 21.3        | 20.2        | 47.2        | 23.6        | 14.1        |
| Mizoram                          | 41.3        | 30.4        | 28.8        | 37.6        | 41.1        | 35.1        | 23.5        | 14.7        |
| Nagaland                         | 37.7        | 47.6        | 49.4        | 46.3        | 45.8        | 44.8        | 37.3        | 29.9        |
| Tripura                          | 92.3        | 60.7        | 60.6        | 61.8        | 60.6        | 48.5        | 44.7        | 39.3        |
| <b>EASTERN REGION</b>            | <b>52.6</b> | <b>49.2</b> | <b>49.1</b> | <b>50.4</b> | <b>43.9</b> | <b>46.6</b> | <b>46.4</b> | <b>42.1</b> |
| Bihar                            | 39.0        | 39.5        | 38.5        | 40.9        | 37.0        | 33.8        | 31.1        | 29.7        |
| Jharkhand                        | -           | -           | -           | -           | -           | -           | -           | -           |
| Odisha                           | 92.5        | 72.3        | 71.1        | 69.5        | 62.1        | 55.9        | 58.0        | 48.1        |
| Sikkim                           | 44.6        | 32.6        | 24.6        | 31.2        | 23.7        | 24.9        | 22.3        | 18.1        |
| West Bengal                      | 53.9        | 50.7        | 51.0        | 52.1        | 44.4        | 52.0        | 53.3        | 48.6        |
| Andaman & Nicobar Islands        | 33.1        | 45.9        | 35.7        | 29.9        | 19.2        | 17.1        | 17.8        | 15.4        |
| <b>CENTRAL REGION</b>            | <b>49.8</b> | <b>52.8</b> | <b>50.2</b> | <b>49.7</b> | <b>44.3</b> | <b>41.2</b> | <b>42</b>   | <b>40.7</b> |
| Chhattisgarh                     | -           | -           | -           | -           | -           | -           | -           | -           |
| Madhya Pradesh                   | 68.1        | 66.7        | 63.2        | 63.4        | 57.5        | 51.8        | 60.6        | 56.4        |
| Uttar Pradesh                    | 32.8        | 47.6        | 45.3        | 44.6        | 39.5        | 37.3        | 35.0        | 34.7        |
| Uttarakhand                      | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>WESTERN REGION</b>            | <b>63.7</b> | <b>66.1</b> | <b>56.5</b> | <b>58.5</b> | <b>52.2</b> | <b>62.4</b> | <b>71.4</b> | <b>66.2</b> |
| Goa                              | 32.8        | 31.1        | 29.9        | 24.4        | 19.0        | 25.5        | 26.3        | 25.4        |
| Gujarat                          | 63.2        | 62.7        | 57.3        | 57.9        | 49.3        | 49.6        | 56.9        | 52.3        |
| Maharashtra                      | 65.1        | 68.4        | 57.1        | 59.7        | 54.0        | 67.4        | 77.3        | 71.8        |
| Dadra & Nagar Haveli             | 194.9       | 191.6       | 157.2       | 175.7       | 112.2       | 94.8        | 129.1       | 89.9        |
| Daman & Diu                      | 57.5        | 58.3        | 59.8        | 45.3        | 40.1        | 50.5        | 48.6        | 45.1        |
| <b>SOUTHERN REGION</b>           | <b>83.2</b> | <b>82.1</b> | <b>77.7</b> | <b>72.3</b> | <b>67.9</b> | <b>69.9</b> | <b>74.8</b> | <b>75.3</b> |
| Andhra Pradesh                   | 82.0        | 81.1        | 81.1        | 80.8        | 71.8        | 74.6        | 81.2        | 77.4        |
| Karnataka                        | 84.6        | 81.1        | 80.5        | 67.3        | 66.4        | 65.1        | 71.1        | 72.2        |
| Kerala                           | 63.1        | 59.6        | 52.2        | 47.1        | 44.2        | 45.2        | 44.7        | 45.7        |
| Tamil Nadu                       | 95.4        | 97.2        | 89.1        | 86.2        | 82.7        | 86.8        | 94.4        | 97.3        |
| Lakshadweep                      | 19.2        | 17.0        | 13.4        | 9.4         | 9.1         | 9.7         | 17.3        | 9.4         |
| Puducherry                       | 61.8        | 59.3        | 54.2        | 48.7        | 49.4        | 50.4        | 50.2        | 53.0        |
| <b>ALL INDIA</b>                 | <b>60.7</b> | <b>61.9</b> | <b>57.7</b> | <b>58.9</b> | <b>54.3</b> | <b>55.6</b> | <b>59.8</b> | <b>56.8</b> |

**TABLE 105: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF UTILISATION (As at end-March) (Contd.)**

(Per cent)

| Regions/States/Union Territories | 1998        | 1999        | 2000        | 2001        | 2002        | 2003        | 2004        | 2005        | 2006        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>NORTHERN REGION</b>           | <b>47.5</b> | <b>49.4</b> | <b>49.6</b> | <b>52.5</b> | <b>55.0</b> | <b>55.5</b> | <b>56.8</b> | <b>62.2</b> | <b>67.9</b> |
| Haryana                          | 55.1        | 54.9        | 53.4        | 54.0        | 55.0        | 58.3        | 59.6        | 63.2        | 69.6        |
| Himachal Pradesh                 | 25.3        | 26.0        | 26.8        | 25.7        | 32.5        | 37.7        | 42.7        | 50.9        | 53.0        |
| Jammu and Kashmir                | 35.7        | 37.2        | 30.9        | 33.5        | 40.9        | 39.0        | 41.7        | 50.9        | 52.7        |
| Punjab                           | 38.9        | 40.9        | 40.9        | 42.3        | 43.9        | 43.4        | 45.7        | 49.7        | 56.3        |
| Rajasthan                        | 51.7        | 49.3        | 50.1        | 49.6        | 55.4        | 55.3        | 62.8        | 76.5        | 86.0        |
| Chandigarh                       | 56.2        | 81.4        | 79.5        | 99.3        | 102.3       | 107.6       | 107.0       | 97.0        | 85.8        |
| Delhi                            | 50.7        | 52.7        | 53.7        | 57.6        | 59.1        | 59.2        | 57.9        | 62.5        | 68.0        |
| <b>NORTH-EASTERN REGION</b>      | <b>33.5</b> | <b>33.7</b> | <b>30.6</b> | <b>32.0</b> | <b>53.2</b> | <b>48.2</b> | <b>33.7</b> | <b>44.6</b> | <b>52.3</b> |
| Arunachal Pradesh                | 16.8        | 18.5        | 22.3        | 22.1        | 27.4        | 22.1        | 25.2        | 30.0        | 41.6        |
| Assam                            | 37.8        | 38.7        | 35.5        | 38.1        | 70.3        | 61.6        | 35.7        | 41.9        | 49.1        |
| Manipur                          | 58.6        | 47.8        | 37.9        | 40.7        | 27.3        | 30.0        | 31.8        | 42.6        | 51.8        |
| Meghalaya                        | 15.7        | 19.3        | 16.3        | 17.3        | 24.3        | 31.8        | 42.6        | 85.7        | 113.9       |
| Mizoram                          | 25.2        | 23.6        | 26.0        | 29.0        | 36.2        | 30.5        | 39.7        | 59.1        | 53.7        |
| Nagaland                         | 21.2        | 18.1        | 15.6        | 13.6        | 18.1        | 13.3        | 15.2        | 23.2        | 23.2        |
| Tripura                          | 35.1        | 31.1        | 25.7        | 21.7        | 21.6        | 23.7        | 24.7        | 29.0        | 33.9        |
| <b>EASTERN REGION</b>            | <b>40.4</b> | <b>38.0</b> | <b>37.2</b> | <b>36.6</b> | <b>41.4</b> | <b>42.8</b> | <b>45.2</b> | <b>50.4</b> | <b>55.6</b> |
| Bihar                            | 28.7        | 27.4        | 23.2        | 20.7        | 21.9        | 23.7        | 26.9        | 31.4        | 40.0        |
| Jharkhand                        | -           | -           | -           | 30.6        | 31.0        | 30.9        | 26.9        | 30.6        | 31.6        |
| Odisha                           | 49.4        | 44.2        | 42.8        | 41.6        | 51.4        | 56.9        | 58.6        | 74.7        | 78.7        |
| Sikkim                           | 18.0        | 18.8        | 15.2        | 14.5        | 22.5        | 19.3        | 23.0        | 29.3        | 44.8        |
| West Bengal                      | 45.7        | 43.4        | 44.9        | 43.4        | 49.2        | 50.0        | 53.8        | 56.8        | 61.4        |
| Andaman & Nicobar Islands        | 16.5        | 22.3        | 27.6        | 27.5        | 57.2        | 49.7        | 42.2        | 43.8        | 49.2        |
| <b>CENTRAL REGION</b>            | <b>39.2</b> | <b>36.8</b> | <b>36.8</b> | <b>36.9</b> | <b>38.4</b> | <b>38.6</b> | <b>39.9</b> | <b>45.8</b> | <b>50.0</b> |
| Chhattisgarh                     | -           | -           | -           | 49.9        | 54.2        | 43.8        | 44.9        | 49.9        | 52.5        |
| Madhya Pradesh                   | 56.7        | 52.2        | 52.5        | 52.5        | 50.3        | 51.7        | 50.1        | 61.2        | 67.2        |
| Uttar Pradesh                    | 32.7        | 31.1        | 30.9        | 31.9        | 34.3        | 36.0        | 38.0        | 42.2        | 46.3        |
| Uttarakhand                      | -           | -           | -           | 23.9        | 26.0        | 21.4        | 23.4        | 29.1        | 30.9        |
| <b>WESTERN REGION</b>            | <b>65.0</b> | <b>67.0</b> | <b>74.6</b> | <b>74.8</b> | <b>71.3</b> | <b>71.5</b> | <b>63.2</b> | <b>71.8</b> | <b>78.9</b> |
| Goa                              | 25.6        | 26.3        | 25.4        | 27.3        | 28.2        | 27.8        | 27.3        | 30.3        | 27.6        |
| Gujarat                          | 53.8        | 54.2        | 53.5        | 53.6        | 54.7        | 56.0        | 54.8        | 60.9        | 75.3        |
| Maharashtra                      | 69.8        | 72.6        | 83.4        | 83.5        | 77.5        | 77.4        | 66.5        | 75.9        | 81.3        |
| Dadra & Nagar Haveli             | 127.6       | 103.3       | 135.6       | 135.2       | 189.0       | 168.7       | 118.8       | 110.8       | 136.7       |
| Daman & Diu                      | 69.9        | 94.6        | 87.6        | 75.3        | 79.4        | 66.1        | 49.8        | 48.3        | 45.7        |
| <b>SOUTHERN REGION</b>           | <b>72.0</b> | <b>68.7</b> | <b>66.8</b> | <b>66.8</b> | <b>68.9</b> | <b>71.2</b> | <b>72.7</b> | <b>83.9</b> | <b>90.8</b> |
| Andhra Pradesh                   | 72.4        | 69.1        | 65.5        | 64.9        | 67.7        | 69.3        | 70.9        | 83.3        | 86.2        |
| Karnataka                        | 70.3        | 66.7        | 65.5        | 61.8        | 68.9        | 71.1        | 69.0        | 80.5        | 93.4        |
| Kerala                           | 44.7        | 41.8        | 41.7        | 42.3        | 43.7        | 43.6        | 47.8        | 57.5        | 64.3        |
| Tamil Nadu                       | 92.6        | 90.3        | 87.5        | 90.6        | 88.5        | 93.1        | 96.1        | 105.4       | 109.3       |
| Lakshadweep                      | 9.8         | 9.6         | 9.1         | 11.8        | 9.6         | 5.9         | 10.0        | 23.7        | 41.6        |
| Puducherry                       | 48.3        | 41.4        | 38.7        | 35.8        | 39.2        | 39.6        | 42.6        | 43.9        | 48.7        |
| <b>ALL INDIA</b>                 | <b>55.3</b> | <b>54.8</b> | <b>56.0</b> | <b>56.7</b> | <b>58.4</b> | <b>59.2</b> | <b>58.2</b> | <b>66.0</b> | <b>72.4</b> |

**TABLE 105: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF UTILISATION (As at end-March) (Concl'd.)**

(Per cent)

| Regions/States/Union Territories | 2007        | 2008        | 2009        | 2010        | 2011        | 2012        | 2013        | 2014        | 2015        |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>NORTHERN REGION</b>           | <b>71.2</b> | <b>70.1</b> | <b>71.1</b> | <b>74.9</b> | <b>83.4</b> | <b>89.6</b> | <b>89.5</b> | <b>93.6</b> | <b>91.8</b> |
| Haryana                          | 68.4        | 67.2        | 74.0        | 76.1        | 85.6        | 94.5        | 86.0        | 88.5        | 85.2        |
| Himachal Pradesh                 | 51.1        | 51.3        | 47.1        | 51.0        | 48.6        | 45.0        | 41.6        | 37.8        | 36.6        |
| Jammu and Kashmir                | 60.9        | 56.3        | 47.3        | 47.8        | 35.7        | 34.1        | 37.2        | 40.4        | 42.5        |
| Punjab                           | 65.3        | 76.1        | 65.5        | 73.0        | 92.9        | 83.2        | 78.9        | 81.3        | 76.8        |
| Rajasthan                        | 90.9        | 100.0       | 87.5        | 96.6        | 95.8        | 96.1        | 102.9       | 91.4        | 90.1        |
| Chandigarh                       | 101.1       | 95.8        | 119.9       | 133.7       | 119.8       | 114.5       | 123.1       | 122.4       | 110.2       |
| Delhi                            | 69.6        | 64.4        | 68.8        | 70.6        | 80.8        | 93.8        | 94.9        | 105.1       | 105.0       |
| <b>NORTH-EASTERN REGION</b>      | <b>48.6</b> | <b>48.3</b> | <b>39.2</b> | <b>39.1</b> | <b>36.3</b> | <b>37.8</b> | <b>35.3</b> | <b>36.6</b> | <b>35.2</b> |
| Arunachal Pradesh                | 46.0        | 57.7        | 33.9        | 34.4        | 27.4        | 28.4        | 38.4        | 24.8        | 29.1        |
| Assam                            | 52.5        | 49.8        | 41.5        | 40.5        | 38.9        | 40.3        | 37.2        | 39.9        | 37.2        |
| Manipur                          | 55.6        | 50.3        | 37.1        | 44.8        | 36.6        | 33.2        | 30.2        | 34.0        | 34.5        |
| Meghalaya                        | 41.2        | 41.1        | 34.6        | 32.7        | 29.6        | 28.2        | 24.6        | 28.6        | 26.9        |
| Mizoram                          | 58.4        | 65.5        | 60.2        | 57.7        | 49.8        | 41.9        | 38.7        | 40.5        | 39.9        |
| Nagaland                         | 31.9        | 43.9        | 31.6        | 40.2        | 27.5        | 47.6        | 33.5        | 32.5        | 34.1        |
| Tripura                          | 36.2        | 36.8        | 31.5        | 31.6        | 33.2        | 31.7        | 35.7        | 32.5        | 34.0        |
| <b>EASTERN REGION</b>            | <b>60.6</b> | <b>58.2</b> | <b>50.8</b> | <b>53.5</b> | <b>53.3</b> | <b>52.5</b> | <b>52.2</b> | <b>51.1</b> | <b>48.4</b> |
| Bihar                            | 49.0        | 45.0        | 26.6        | 29.7        | 31.6        | 31.7        | 35.0        | 34.8        | 34.3        |
| Jharkhand                        | 33.3        | 40.2        | 35.7        | 36.8        | 35.6        | 34.3        | 35.8        | 33.0        | 30.6        |
| Odisha                           | 72.6        | 62.4        | 55.7        | 58.1        | 55.7        | 50.6        | 50.9        | 46.2        | 43.9        |
| Sikkim                           | 51.2        | 53.7        | 53.7        | 49.5        | 62.4        | 57.9        | 37.5        | 37.3        | 37.0        |
| West Bengal                      | 68.4        | 65.8        | 62.2        | 64.8        | 65.1        | 65.1        | 63.3        | 63.9        | 60.3        |
| Andaman & Nicobar Islands        | 56.6        | 75.0        | 38.1        | 41.1        | 39.1        | 41.6        | 38.9        | 38.5        | 39.3        |
| <b>CENTRAL REGION</b>            | <b>52.3</b> | <b>54.6</b> | <b>48.7</b> | <b>51.0</b> | <b>50.9</b> | <b>50.7</b> | <b>53.6</b> | <b>51.8</b> | <b>51.3</b> |
| Chhattisgarh                     | 58.3        | 66.0        | 52.3        | 55.1        | 56.1        | 56.1        | 61.0        | 61.5        | 63.4        |
| Madhya Pradesh                   | 64.6        | 65.9        | 61.9        | 63.7        | 60.1        | 60.7        | 57.4        | 63.3        | 57.6        |
| Uttar Pradesh                    | 50.4        | 52.6        | 46.5        | 47.4        | 48.2        | 47.4        | 53.0        | 48.0        | 48.9        |
| Uttarakhand                      | 32.1        | 31.6        | 28.6        | 38.2        | 39.1        | 39.0        | 37.3        | 36.7        | 35.2        |
| <b>WESTERN REGION</b>            | <b>77.3</b> | <b>76.0</b> | <b>77.0</b> | <b>74.7</b> | <b>74.1</b> | <b>80.7</b> | <b>79.9</b> | <b>80.3</b> | <b>80.9</b> |
| Goa                              | 30.0        | 33.6        | 26.6        | 27.9        | 31.1        | 30.1        | 29.5        | 30.2        | 28.2        |
| Gujarat                          | 88.4        | 97.8        | 74.6        | 75.2        | 74.4        | 78.1        | 81.5        | 81.0        | 79.0        |
| Maharashtra                      | 76.5        | 73.1        | 78.7        | 75.8        | 75.0        | 82.5        | 80.8        | 81.3        | 82.7        |
| Dadra & Nagar Haveli             | 116.4       | 121.9       | 87.7        | 92.9        | 56.2        | 60.5        | 60.3        | 52.9        | 36.2        |
| Daman & Diu                      | 57.1        | 58.2        | 49.1        | 44.7        | 43.8        | 33.8        | 34.2        | 34.0        | 33.6        |
| <b>SOUTHERN REGION</b>           | <b>96.6</b> | <b>96.8</b> | <b>94.1</b> | <b>94.8</b> | <b>98.3</b> | <b>99.3</b> | <b>99.3</b> | <b>97.4</b> | <b>92.4</b> |
| Andhra Pradesh                   | 91.2        | 97.2        | 104.9       | 109.7       | 114.9       | 119.8       | 116.0       | 115.9       | 108.3       |
| Karnataka                        | 99.8        | 94.3        | 82.8        | 80.4        | 76.3        | 74.7        | 76.5        | 76.5        | 72.6        |
| Kerala                           | 63.8        | 66.4        | 61.7        | 64.5        | 73.8        | 75.7        | 74.0        | 67.8        | 65.4        |
| Tamil Nadu                       | 118.6       | 117.0       | 115.2       | 113.5       | 119.4       | 119.5       | 122.2       | 120.6       | 117.5       |
| Lakshadweep                      | 24.7        | 14.9        | 7.5         | 7.7         | 8.8         | 9.6         | 9.9         | 8.6         | 9.1         |
| Puducherry                       | 51.5        | 50.1        | 55.8        | 59.2        | 63.7        | 69.9        | 80.4        | 80.8        | 74.4        |
| Telangana                        | -           | -           | -           | -           | -           | -           | -           | -           | 107.8       |
| <b>ALL INDIA</b>                 | <b>75.0</b> | <b>74.4</b> | <b>72.6</b> | <b>73.3</b> | <b>75.6</b> | <b>79.0</b> | <b>78.8</b> | <b>79.0</b> | <b>77.1</b> |

'-': Nil/Not Applicable/Negligible.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, RBI, Various Issues.