

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March)**

(Per cent)

Regions/States/Union Territories	1990	1991	1992	1993	1994	1995	1996	1997
NORTHERN REGION	49.0	53.7	51.1	58.0	57.8	48.6	51.4	48.4
Haryana	60.5	85.2	55.3	55.3	47.9	45.5	44.7	42.5
Himachal Pradesh	36.2	38.6	34.9	31.8	22.4	26.0	24.2	21.2
Jammu and Kashmir	31.3	54.8	50.6	46.0	38.7	28.6	28.6	25.7
Punjab	44.1	45.1	42.7	41.8	39.6	41.4	41.0	38.3
Rajasthan	57.3	56.6	55.6	55.4	49.3	47.7	45.4	46.7
Chandigarh	67.8	82.9	74.2	49.5	64.1	89.9	63.9	55.7
Delhi	47.9	54.8	52.7	72.0	75.1	52.8	62.3	58.6
NORTH-EASTERN REGION	54.9	46.9	46.7	44.7	38.9	35.6	35.5	32.1
Arunachal Pradesh	37.7	28.1	22.3	18.0	14.1	12.4	12.8	12.4
Assam	58.5	49.7	50.3	49.3	41.3	38.7	40.3	36.3
Manipur	74.1	72.3	67.4	75.6	65.2	58.2	56.0	63.7
Meghalaya	19.4	22.1	21.2	17.8	17.4	17.0	15.2	15.1
Mizoram	37.6	27.5	25.3	24.8	24.5	16.5	15.9	13.8
Nagaland	31.7	43.9	43.4	40.1	42.1	37.8	28.9	22.2
Tripura	91.5	68.2	65.5	60.1	58.6	47.5	43.9	38.7
EASTERN REGION	53.3	49.9	49.5	50.5	44.1	47.1	47.0	42.8
Bihar	36.8	38.3	36.9	37.4	35.2	32.5	30.1	28.9
Jharkhand	-	-	-	-	-	-	-	-
Odisha	90.0	69.2	69.0	67.0	60.1	54.5	55.9	45.9
Sikkim	32.6	32.4	23.9	30.5	23.2	24.0	21.1	17.4
West Bengal	56.8	53.0	52.8	54.3	45.9	53.9	55.2	50.8
Andaman & Nicobar Islands	31.8	42.0	32.8	29.6	19.1	17.0	16.9	13.7
CENTRAL REGION	47.1	50.3	47.6	46.7	42.0	39.0	40.0	37.5
Chhattisgarh	-	-	-	-	-	-	-	-
Madhya Pradesh	66.1	64.7	61.0	60.9	55.0	49.6	56.2	52.5
Uttar Pradesh	40.0	44.8	42.5	41.5	37.2	35.1	33.8	31.9
Uttarakhand	-	-	-	-	-	-	-	-
WESTERN REGION	65.3	67.7	58.2	60.5	53.2	63.2	72.2	67.2
Goa	31.5	28.8	28.9	23.6	18.1	24.7	25.8	24.6
Gujarat	56.7	57.7	52.4	53.0	46.0	46.6	52.9	48.2
Maharashtra	69.4	72.3	60.7	63.7	56.4	69.5	79.6	74.4
Dadra & Nagar Haveli	56.2	52.9	41.9	28.6	21.3	16.3	21.7	17.7
Daman & Diu	21.9	24.0	21.5	16.9	14.1	16.7	23.9	20.1
SOUTHERN REGION	82.4	81.1	76.5	71.5	67.3	69.4	74.2	74.5
Andhra Pradesh	80.4	79.8	80.1	79.5	70.7	73.0	79.4	76.2
Karnataka	82.2	79.1	76.8	65.8	65.6	65.8	70.0	70.9
Kerala	63.1	59.1	51.7	46.5	44.0	44.8	44.5	45.4
Tamil Nadu	96.2	96.9	89.0	86.2	82.5	86.6	94.9	97.3
Lakshadweep	16.8	16.7	13.1	9.2	9.1	7.7	15.5	8.3
Puducherry	55.7	49.7	47.9	42.5	43.7	43.3	40.3	39.6
Telangana	-	-	-	-	-	-	-	-
ALL INDIA	60.7	61.9	57.7	58.9	54.3	55.6	59.8	56.8

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March) (Contd.)**

(Per cent)

Regions/States/Union Territories	1998	1999	2000	2001	2002	2003	2004	2005	2006
NORTHERN REGION	48.8	51.1	51.1	54.7	56.2	56.0	54.8	59.5	64.6
Haryana	42.9	43.3	42.4	41.0	43.7	44.0	47.6	51.4	57.4
Himachal Pradesh	21.4	22.7	23.8	21.3	23.4	24.8	29.7	36.3	41.0
Jammu and Kashmir	37.7	39.6	33.5	34.5	36.8	36.5	37.4	46.7	47.2
Punjab	36.5	38.8	39.4	41.1	41.8	41.5	43.1	50.1	56.8
Rajasthan	47.2	46.0	46.7	46.6	48.4	50.8	55.7	68.7	77.3
Chandigarh	57.9	85.1	82.0	99.4	102.8	109.7	105.3	88.9	76.8
Delhi	58.2	60.0	60.5	66.1	67.6	65.8	59.9	62.4	67.4
NORTH-EASTERN REGION	30.4	28.9	28.1	27.6	27.2	27.4	29.8	35.0	40.7
Arunachal Pradesh	13.3	14.6	15.7	14.5	15.8	16.6	16.1	22.0	26.5
Assam	33.6	32.0	32.0	32.1	31.7	29.3	31.8	35.3	42.6
Manipur	58.2	47.8	37.4	40.1	26.4	29.8	31.6	42.4	50.1
Meghalaya	15.4	18.1	16.3	17.1	18.3	29.0	34.6	43.6	48.1
Mizoram	23.2	20.8	23.3	24.1	26.4	27.5	34.8	47.8	51.2
Nagaland	19.0	15.9	15.3	12.4	12.8	13.2	15.0	22.9	22.3
Tripura	33.8	30.3	25.7	21.7	21.5	26.1	25.2	28.6	32.8
EASTERN REGION	40.9	38.2	37.0	36.7	37.6	39.6	41.8	45.5	49.2
Bihar	28.3	25.6	22.5	20.7	21.3	23.1	24.9	27.7	30.3
Jharkhand	-	-	-	28.0	25.1	25.1	26.3	29.6	31.2
Odisha	47.6	43.3	41.5	40.2	44.5	48.2	53.7	61.8	66.0
Sikkim	21.3	20.9	15.1	14.4	16.0	17.1	22.4	29.5	45.3
West Bengal	47.2	44.9	45.5	44.5	45.8	47.9	49.5	52.3	56.3
Andaman & Nicobar Islands	15.1	16.0	16.8	16.3	18.5	20.3	26.1	26.8	29.0
CENTRAL REGION	35.8	33.7	33.9	32.7	33.9	33.3	35.6	40.8	44.2
Chhattisgarh	-	-	-	38.5	44.0	35.1	40.0	43.6	45.5
Madhya Pradesh	52.8	48.8	49.1	47.6	46.6	46.6	46.9	54.7	60.5
Uttar Pradesh	29.5	28.0	28.2	28.3	29.9	30.6	33.1	37.9	41.0
Uttarakhand	-	-	-	21.7	23.7	19.4	21.1	24.3	25.8
WESTERN REGION	66.5	68.0	75.4	75.5	79.7	81.0	72.0	83.5	92.0
Goa	24.7	24.6	23.8	26.1	25.3	24.2	21.7	25.1	23.2
Gujarat	49.0	48.8	49.0	48.5	44.1	44.8	42.2	46.5	55.6
Maharashtra	73.4	75.8	86.4	86.4	92.3	93.7	81.8	94.9	102.2
Dadra & Nagar Haveli	22.4	22.0	18.8	14.3	20.9	22.9	15.6	34.8	49.3
Daman & Diu	21.3	18.7	15.7	13.3	9.9	9.2	11.6	11.5	11.4
SOUTHERN REGION	71.1	68.2	66.2	66.6	64.6	66.3	68.5	78.1	84.4
Andhra Pradesh	71.1	67.9	64.2	64.5	61.9	62.4	65.9	74.8	81.3
Karnataka	68.4	65.4	63.3	61.0	61.6	62.3	63.1	73.8	75.9
Kerala	44.2	41.7	41.5	43.3	43.3	42.8	45.5	54.6	61.4
Tamil Nadu	92.6	90.7	88.6	90.6	85.4	90.7	93.1	101.2	110.5
Lakshadweep	7.8	8.0	7.5	10.4	7.9	4.6	8.0	9.7	11.5
Puducherry	36.5	35.4	33.6	33.5	32.3	32.0	34.5	38.3	45.0
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	55.3	54.8	56.0	56.7	58.4	59.2	58.2	66.0	72.4

**TABLE 108: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March) (Concl.)**

(Per cent)

Regions/States/Union Territories	2007	2008	2009	2010	2011	2012	2013	2014	2015
NORTHERN REGION	69.6	67.7	68.9	74.4	82.5	87.7	88.8	90.6	88.5
Haryana	56.9	60.1	61.4	63.3	71.7	79.4	76.5	78.1	75.8
Himachal Pradesh	42.8	43.4	38.6	42.2	41.6	38.9	35.1	35.8	35.3
Jammu and Kashmir	62.5	56.4	47.2	46.4	38.1	33.8	36.9	40.1	42.2
Punjab	65.6	67.2	65.7	71.5	77.8	80.9	81.6	79.1	75.1
Rajasthan	82.9	82.4	80.6	88.4	90.4	90.9	92.6	87.1	86.2
Chandigarh	95.9	96.2	115.0	131.1	121.6	115.5	127.5	120.0	105.9
Delhi	70.8	66.9	68.9	74.6	86.8	95.6	97.7	103.7	102.6
NORTH-EASTERN REGION	40.7	40.7	36.0	35.5	33.8	34.4	33.6	34.8	34.5
Arunachal Pradesh	28.0	31.7	25.5	27.5	23.7	23.9	21.8	23.7	26.8
Assam	42.8	42.4	38.5	37.8	36.5	37.7	37.2	37.7	36.7
Manipur	55.1	48.4	36.0	42.1	34.8	31.3	28.6	33.6	34.0
Meghalaya	35.7	33.2	28.3	25.6	24.4	25.8	24.0	27.4	25.9
Mizoram	53.8	62.9	57.9	53.2	46.0	38.9	35.3	37.8	37.8
Nagaland	29.1	34.0	30.8	30.3	26.1	27.2	28.4	31.0	32.7
Tripura	35.3	36.1	30.7	30.7	32.2	31.3	32.8	32.4	33.7
EASTERN REGION	54.1	51.5	48.8	50.8	51.4	50.7	49.4	49.0	46.5
Bihar	32.4	28.2	26.8	29.0	29.5	29.7	30.5	32.8	33.6
Jharkhand	32.8	35.3	32.0	35.1	34.4	33.9	32.1	31.8	29.6
Odisha	64.6	56.3	50.8	54.4	52.5	47.3	46.3	44.6	41.9
Sikkim	52.8	46.8	41.6	37.2	37.9	33.1	27.2	26.5	25.6
West Bengal	64.7	62.4	60.7	61.5	63.7	63.8	62.0	61.6	57.8
Andaman & Nicobar Islands	27.7	30.7	31.7	36.5	38.1	38.5	38.6	39.1	40.1
CENTRAL REGION	47.4	46.1	44.3	47.3	46.7	47.2	47.6	48.8	48.3
Chhattisgarh	50.0	49.8	46.3	52.3	52.3	53.6	53.8	59.5	61.6
Madhya Pradesh	61.8	60.1	57.4	60.6	55.6	56.6	58.2	60.4	54.8
Uttar Pradesh	45.1	43.7	42.2	43.3	44.0	44.0	44.1	44.6	45.4
Uttarakhand	26.7	26.2	25.3	33.7	35.4	35.6	34.8	35.6	34.5
WESTERN REGION	90.1	88.6	85.6	79.1	79.5	87.0	85.5	86.0	87.1
Goa	26.2	29.4	26.7	26.5	29.1	28.1	28.8	28.7	26.7
Gujarat	63.7	66.5	63.7	65.3	66.2	70.4	72.8	74.7	72.7
Maharashtra	96.8	93.9	91.2	82.9	83.0	91.8	89.4	89.8	92.0
Dadra & Nagar Haveli	20.6	23.9	18.1	60.0	34.8	30.1	37.1	40.8	35.3
Daman & Diu	15.6	15.0	19.3	20.2	21.3	17.4	19.1	21.9	24.3
SOUTHERN REGION	87.0	89.1	87.9	92.7	94.5	95.5	97.1	94.9	89.9
Andhra Pradesh	87.3	90.4	96.4	105.1	109.7	111.3	112.0	111.3	105.3
Karnataka	76.3	78.1	77.3	77.6	72.7	71.4	71.9	71.0	67.7
Kerala	60.9	63.4	59.7	63.1	73.1	76.4	73.1	67.7	64.6
Tamil Nadu	114.5	114.7	108.1	113.8	115.1	116.9	123.3	121.8	119.0
Lakshadweep	10.2	7.5	5.4	7.3	8.7	9.7	9.9	8.6	9.1
Puducherry	47.9	49.7	51.4	57.2	62.7	71.5	83.3	77.9	71.5
Telangana	-	-	-	-	-	-	-	-	101.6
ALL INDIA	75.0	74.4	72.6	73.3	75.6	79.0	78.8	79.0	77.1

‘-’: Nil/Not Applicable/Negligible.

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