

**TABLE 109: 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
NORTHERN REGION	47.6	52.4	49.3	56.7	56.6	47.5	50.4	47.0
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
NORTH-EASTERN REGION	70.0	60.9	66.3	64.0	50.0	45.9	41.1	36.1
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
EASTERN REGION	52.6	49.2	49.1	50.4	43.9	46.6	46.4	42.1
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
CENTRAL REGION	49.8	52.8	50.2	49.7	44.3	41.2	42.0	40.7
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	-	-	-	-	-	-	-	-
WESTERN REGION	63.7	66.1	56.5	58.5	52.2	62.4	71.4	66.2
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
SOUTHERN REGION	83.2	82.1	77.7	72.3	67.9	69.9	74.8	75.3
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
Telangana	-	-	-	-	-	-	-	-
ALL INDIA	60.7	61.9	57.7	58.9	54.3	55.6	59.8	56.8

**TABLE 109: 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
NORTHERN REGION	47.5	49.4	49.6	52.5	55.0	55.5	56.8	62.2	67.9
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
NORTH-EASTERN REGION	33.5	33.7	30.6	32.0	53.2	48.2	33.7	44.6	52.3
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
EASTERN REGION	40.4	38.0	37.2	36.6	41.4	42.8	45.2	50.4	55.6
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
CENTRAL REGION	39.2	36.8	36.8	36.9	38.4	38.6	39.9	45.8	50.0
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
WESTERN REGION	65.0	67.0	74.6	74.8	71.3	71.5	63.2	71.8	78.9
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
SOUTHERN REGION	72.0	68.7	66.8	66.8	68.9	71.2	72.7	83.9	90.8
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
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	55.3	54.8	56.0	56.7	58.4	59.2	58.2	66.0	72.4

**TABLE 109: 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
NORTHERN REGION	71.2	70.1	71.1	74.9	83.4	89.6	89.5	93.6	91.8
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
NORTH-EASTERN REGION	48.6	48.3	39.2	39.1	36.3	37.8	35.3	36.6	35.2
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
EASTERN REGION	60.6	58.2	50.8	53.5	53.3	52.5	52.2	51.1	48.4
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
CENTRAL REGION	52.3	54.6	48.7	51.0	50.9	50.7	53.6	51.8	51.3
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
WESTERN REGION	77.3	76.0	77.0	74.7	74.1	80.7	79.9	80.3	80.9
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
SOUTHERN REGION	96.6	96.8	94.1	94.8	98.3	99.3	99.3	97.4	92.4
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
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.