

**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	1998
NORTHERN REGION	47.6	52.4	49.3	56.7	56.6	47.5	50.4	47.0	47.5
Haryana	75.0	76.0	69.1	69.0	58.4	56.0	54.0	53.2	55.1
Himachal Pradesh	38.4	41.4	37.8	34.5	23.7	29.7	29.1	23.7	25.3
Jammu and Kashmir	33.5	55.1	51.1	46.7	39.4	28.4	28.7	26.0	35.7
Punjab	46.2	49.7	46.4	44.1	41.0	43.3	43.3	40.3	38.9
Rajasthan	61.5	60.5	59.3	60.2	52.1	51.0	45.3	50.2	51.7
Chandigarh	55.0	58.7	55.3	42.0	60.1	86.9	61.0	55.7	56.2
Delhi	40.4	46.6	44.1	63.7	69.2	46.5	57.0	51.0	50.7
NORTH-EASTERN REGION	70.0	60.9	66.3	64.0	50.0	45.9	41.1	36.1	33.5
Arunachal Pradesh	55.4	50.5	39.2	35.5	27.6	20.1	24.6	17.6	16.8
Assam	78.4	69.9	79.0	75.9	55.6	47.4	45.4	41.5	37.8
Manipur	77.5	71.3	66.9	75.1	65.8	58.9	55.7	63.4	58.6
Meghalaya	25.3	25.9	23.0	21.3	20.2	47.2	23.6	14.1	15.7
Mizoram	41.3	30.4	28.8	37.6	41.1	35.1	23.5	14.7	25.2
Nagaland	37.7	47.6	49.4	46.3	45.8	44.8	37.3	29.9	21.2
Tripura	92.3	60.7	60.6	61.8	60.6	48.5	44.7	39.3	35.1
EASTERN REGION	52.6	49.2	49.1	50.4	43.9	46.6	46.4	42.1	40.4
Bihar	39.0	39.5	38.5	40.9	37.0	33.8	31.1	29.7	28.7
Jharkhand	-	-	-	-	-	-	-	-	-
Odisha	92.5	72.3	71.1	69.5	62.1	55.9	58.0	48.1	49.4
Sikkim	44.6	32.6	24.6	31.2	23.7	24.9	22.3	18.1	18.0
West Bengal	53.9	50.7	51.0	52.1	44.4	52.0	53.3	48.6	45.7
Andaman & Nicobar Islands	33.1	45.9	35.7	29.9	19.2	17.1	17.8	15.4	16.5
CENTRAL REGION	49.8	52.8	50.2	49.7	44.3	41.2	42.0	40.7	39.2
Chhattisgarh	-	-	-	-	-	-	-	-	-
Madhya Pradesh	68.1	66.7	63.2	63.4	57.5	51.8	60.6	56.4	56.7
Uttar Pradesh	32.8	47.6	45.3	44.6	39.5	37.3	35.0	34.7	32.7
Uttarakhand	-	-	-	-	-	-	-	-	-
WESTERN REGION	63.7	66.1	56.5	58.5	52.2	62.4	71.4	66.2	65.0
Goa	32.8	31.1	29.9	24.4	19.0	25.5	26.3	25.4	25.6
Gujarat	63.2	62.7	57.3	57.9	49.3	49.6	56.9	52.3	53.8
Maharashtra	65.1	68.4	57.1	59.7	54.0	67.4	77.3	71.8	69.8
Dadra & Nagar Haveli	194.9	191.6	157.2	175.7	112.2	94.8	129.1	89.9	127.6
Daman & Diu	57.5	58.3	59.8	45.3	40.1	50.5	48.6	45.1	69.9
SOUTHERN REGION	83.2	82.1	77.7	72.3	67.9	69.9	74.8	75.3	72.0
Andhra Pradesh	82.0	81.1	81.1	80.8	71.8	74.6	81.2	77.4	72.4
Karnataka	84.6	81.1	80.5	67.3	66.4	65.1	71.1	72.2	70.3
Kerala	63.1	59.6	52.2	47.1	44.2	45.2	44.7	45.7	44.7
Tamil Nadu	95.4	97.2	89.1	86.2	82.7	86.8	94.4	97.3	92.6
Lakshadweep	19.2	17.0	13.4	9.4	9.1	9.7	17.3	9.4	9.8
Puducherry	61.8	59.3	54.2	48.7	49.4	50.4	50.2	53.0	48.3
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	60.7	61.9	57.7	58.9	54.3	55.6	59.8	56.8	55.3

**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	1999	2000	2001	2002	2003	2004	2005	2006	2007
NORTHERN REGION	49.4	49.6	52.5	55.0	55.5	56.8	62.2	67.9	71.2
Haryana	54.9	53.4	54.0	55.0	58.3	59.6	63.2	69.6	68.4
Himachal Pradesh	26.0	26.8	25.7	32.5	37.7	42.7	50.9	53.0	51.1
Jammu and Kashmir	37.2	30.9	33.5	40.9	39.0	41.7	50.9	52.7	60.9
Punjab	40.9	40.9	42.3	43.9	43.4	45.7	49.7	56.3	65.3
Rajasthan	49.3	50.1	49.6	55.4	55.3	62.8	76.5	86.0	90.9
Chandigarh	81.4	79.5	99.3	102.3	107.6	107.0	97.0	85.8	101.1
Delhi	52.7	53.7	57.6	59.1	59.2	57.9	62.5	68.0	69.6
NORTH-EASTERN REGION	33.7	30.6	32.0	53.2	48.2	33.7	44.6	52.3	48.6
Arunachal Pradesh	18.5	22.3	22.1	27.4	22.1	25.2	30.0	41.6	46.0
Assam	38.7	35.5	38.1	70.3	61.6	35.7	41.9	49.1	52.5
Manipur	47.8	37.9	40.7	27.3	30.0	31.8	42.6	51.8	55.6
Meghalaya	19.3	16.3	17.3	24.3	31.8	42.6	85.7	113.9	41.2
Mizoram	23.6	26.0	29.0	36.2	30.5	39.7	59.1	53.7	58.4
Nagaland	18.1	15.6	13.6	18.1	13.3	15.2	23.2	23.2	31.9
Tripura	31.1	25.7	21.7	21.6	23.7	24.7	29.0	33.9	36.2
EASTERN REGION	38.0	37.2	36.6	41.4	42.8	45.2	50.4	55.6	60.6
Bihar	27.4	23.2	20.7	21.9	23.7	26.9	31.4	40.0	49.0
Jharkhand	-	-	30.6	31.0	30.9	26.9	30.6	31.6	33.3
Odisha	44.2	42.8	41.6	51.4	56.9	58.6	74.7	78.7	72.6
Sikkim	18.8	15.2	14.5	22.5	19.3	23.0	29.3	44.8	51.2
West Bengal	43.4	44.9	43.4	49.2	50.0	53.8	56.8	61.4	68.4
Andaman & Nicobar Islands	22.3	27.6	27.5	57.2	49.7	42.2	43.8	49.2	56.6
CENTRAL REGION	36.8	36.8	36.9	38.4	38.6	39.9	45.8	50.0	52.3
Chhattisgarh	-	-	49.9	54.2	43.8	44.9	49.9	52.5	58.3
Madhya Pradesh	52.2	52.5	52.5	50.3	51.7	50.1	61.2	67.2	64.6
Uttar Pradesh	31.1	30.9	31.9	34.3	36.0	38.0	42.2	46.3	50.4
Uttarakhand	-	-	23.9	26.0	21.4	23.4	29.1	30.9	32.1
WESTERN REGION	67.0	74.6	74.8	71.3	71.5	63.2	71.8	78.9	77.3
Goa	26.3	25.4	27.3	28.2	27.8	27.3	30.3	27.6	30.0
Gujarat	54.2	53.5	53.6	54.7	56.0	54.8	60.9	75.3	88.4
Maharashtra	72.6	83.4	83.5	77.5	77.4	66.5	75.9	81.3	76.5
Dadra & Nagar Haveli	103.3	135.6	135.2	189.0	168.7	118.8	110.8	136.7	116.4
Daman & Diu	94.6	87.6	75.3	79.4	66.1	49.8	48.3	45.7	57.1
SOUTHERN REGION	68.7	66.8	66.8	68.9	71.2	72.7	83.9	90.8	96.6
Andhra Pradesh	69.1	65.5	64.9	67.7	69.3	70.9	83.3	86.2	91.2
Karnataka	66.7	65.5	61.8	68.9	71.1	69.0	80.5	93.4	99.8
Kerala	41.8	41.7	42.3	43.7	43.6	47.8	57.5	64.3	63.8
Tamil Nadu	90.3	87.5	90.6	88.5	93.1	96.1	105.4	109.3	118.6
Lakshadweep	9.6	9.1	11.8	9.6	5.9	10.0	23.7	41.6	24.7
Puducherry	41.4	38.7	35.8	39.2	39.6	42.6	43.9	48.7	51.5
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	54.8	56.0	56.7	58.4	59.2	58.2	66.0	72.4	75.0

**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	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
NORTHERN REGION	70.1	71.1	74.9	83.4	89.6	89.5	93.6	91.8	87.4	79.1
Haryana	67.2	74.0	76.1	85.6	94.5	86.0	88.5	85.2	82.6	69.1
Himachal Pradesh	51.3	47.1	51.0	48.6	45.0	41.6	37.8	36.6	33.6	31.1
Jammu and Kashmir	56.3	47.3	47.8	35.7	34.1	37.2	40.4	42.5	44.7	40.4
Punjab	76.1	65.5	73.0	92.9	83.2	78.9	81.3	76.8	71.7	71.2
Rajasthan	100.0	87.5	96.6	95.8	96.1	102.9	91.4	90.1	76.3	71.6
Chandigarh	95.8	119.9	133.7	119.8	114.5	123.1	122.4	110.2	100.0	103.5
Delhi	64.4	68.8	70.6	80.8	93.8	94.9	105.1	105.0	102.9	91.9
NORTH-EASTERN REGION	48.3	39.2	39.1	36.3	37.8	35.3	36.6	35.2	39.3	38.2
Arunachal Pradesh	57.7	33.9	34.4	27.4	28.4	38.4	24.8	29.1	29.1	25.1
Assam	49.8	41.5	40.5	38.9	40.3	37.2	39.9	37.2	43.4	42.1
Manipur	50.3	37.1	44.8	36.6	33.2	30.2	34.0	34.5	42.3	39.7
Meghalaya	41.1	34.6	32.7	29.6	28.2	24.6	28.6	26.9	25.2	26.3
Mizoram	65.5	60.2	57.7	49.8	41.9	38.7	40.5	39.9	41.7	37.8
Nagaland	43.9	31.6	40.2	27.5	47.6	33.5	32.5	34.1	34.7	33.1
Tripura	36.8	31.5	31.6	33.2	31.7	35.7	32.5	34.0	35.9	36.5
EASTERN REGION	58.2	50.8	53.5	53.3	52.5	52.2	51.1	48.4	46.8	43.0
Bihar	45.0	26.6	29.7	31.6	31.7	35.0	34.8	34.3	34.5	32.0
Jharkhand	40.2	35.7	36.8	35.6	34.3	35.8	33.0	30.6	30.7	29.1
Odisha	62.4	55.7	58.1	55.7	50.6	50.9	46.2	43.9	43.3	40.5
Sikkim	53.7	53.7	49.5	62.4	57.9	37.5	37.3	37.0	35.2	31.6
West Bengal	65.8	62.2	64.8	65.1	65.1	63.3	63.9	60.3	57.3	52.5
Andaman & Nicobar Islands	75.0	38.1	41.1	39.1	41.6	38.9	38.5	39.3	43.6	42.4
CENTRAL REGION	54.6	48.7	51.0	50.9	50.7	53.6	51.8	51.3	53.2	48.7
Chhattisgarh	66.0	52.3	55.1	56.1	56.1	61.0	61.5	63.4	66.3	65.0
Madhya Pradesh	65.9	61.9	63.7	60.1	60.7	57.4	63.3	57.6	63.5	63.4
Uttar Pradesh	52.6	46.5	47.4	48.2	47.4	53.0	48.0	48.9	49.6	43.0
Uttarakhand	31.6	28.6	38.2	39.1	39.0	37.3	36.7	35.2	35.8	35.3
WESTERN REGION	76.0	77.0	74.7	74.1	80.7	79.9	80.3	80.9	88.3	88.5
Goa	33.6	26.6	27.9	31.1	30.1	29.5	30.2	28.2	29.0	27.6
Gujarat	97.8	74.6	75.2	74.4	78.1	81.5	81.0	79.0	82.4	75.2
Maharashtra	73.1	78.7	75.8	75.0	82.5	80.8	81.3	82.7	91.4	94.0
Dadra & Nagar Haveli	121.9	87.7	92.9	56.2	60.5	60.3	52.9	36.2	40.2	41.5
Daman & Diu	58.2	49.1	44.7	43.8	33.8	34.2	34.0	33.6	29.2	35.3
SOUTHERN REGION	96.8	94.1	94.8	98.3	99.3	99.3	97.4	92.4	92.1	86.6
Andhra Pradesh	97.2	104.9	109.7	114.9	119.8	116.0	115.9	108.3	109.6	104.4
Karnataka	94.3	82.8	80.4	76.3	74.7	76.5	76.5	72.6	75.4	71.2
Kerala	66.4	61.7	64.5	73.8	75.7	74.0	67.8	65.4	63.0	61.2
Tamil Nadu	117.0	115.2	113.5	119.4	119.5	122.2	120.6	117.5	112.4	103.8
Lakshadweep	14.9	7.5	7.7	8.8	9.6	9.9	8.6	9.1	10.5	8.4
Puducherry	50.1	55.8	59.2	63.7	69.9	80.4	80.8	74.4	69.4	66.3
Telangana	-	-	-	-	-	-	-	107.8	111.5	103.6
ALL INDIA	74.4	72.6	73.3	75.6	79.0	78.8	79.0	77.1	78.4	73.8

'-': Nil/Not Applicable/Negligible.

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