

TABLE 113: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS
(As at end-March)

(Per cent)

Regions/States/Union Territories	1990	1991	1992	1993	1994	1995	1996	1997
NORTHERN REGION	70.1	58.1	54.4	50.5	46.2	42.8	40.5	38.9
Haryana	78.5	78.4	66.7	59.0	54.0	47.6	42.3	43.7
Himachal Pradesh	34.5	34.5	32.1	28.6	27.2	28.3	27.4	23.4
Jammu and Kashmir	33.3	41.3	34.6	36.2	36.1	30.1	26.3	25.5
Punjab	70.0	68.5	66.5	62.4	57.6	53.9	51.8	45.7
Rajasthan	80.8	52.9	53.2	49.9	44.8	42.9	42.4	40.5
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	104.2	84.8	82.1	80.4	66.6	57.2	55.4	48.2
Arunachal Pradesh	35.0	25.5	25.4	26.6	32.4	31.2	31.2	45.3
Assam	100.0	77.1	76.6	78.9	64.0	55.6	51.7	50.0
Manipur	200.0	116.9	110.4	130.0	101.8	75.6	64.9	53.3
Meghalaya	45.5	41.3	34.8	27.1	23.1	21.2	25.0	23.4
Mizoram	80.0	48.6	53.5	43.8	37.8	29.8	30.6	33.0
Nagaland	89.5	94.1	82.6	52.0	53.3	45.6	44.5	50.7
Tripura	148.9	123.8	119.6	117.6	101.0	85.0	86.4	57.8
EASTERN REGION	71.0	67.0	65.1	63.3	56.1	51.4	46.9	42.0
Bihar	60.7	56.7	57.3	57.6	52.0	47.0	40.6	36.3
Jharkhand	-	-	-	-	-	-	-	-
Orissa	140.3	127.8	108.9	92.0	74.3	65.2	63.5	60.4
Sikkim	-	-	-	-	-	-	-	-
West Bengal	55.1	57.9	57.6	57.5	52.6	50.4	47.3	40.4
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
CENTRAL REGION	62.8	59.3	59.0	53.5	47.9	45.8	43.2	38.4
Chhattisgarh	-	-	-	-	-	-	-	-
Madhya Pradesh	85.3	74.4	76.5	70.9	59.0	49.1	46.0	40.2
Uttar Pradesh	56.5	55.2	54.5	49.1	45.0	44.9	42.3	37.8
Uttarakhand	-	-	-	-	-	-	-	-
WESTERN REGION	107.1	96.0	92.1	86.9	76.2	60.6	61.7	60.4
Goa	-	-	-	-	-	-	-	-
Gujarat	73.5	72.0	73.7	65.4	70.8	61.0	60.5	58.4
Maharashtra	126.0	114.4	106.3	107.0	80.4	60.6	62.5	62.0
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
SOUTHERN REGION	144.4	123.7	115.9	111.9	102.5	92.8	93.0	93.8
Andhra Pradesh	127.7	114.4	115.2	110.9	100.9	84.3	82.8	85.8
Telangana	-	-	-	-	-	-	-	-
Karnataka	144.0	113.4	103.2	104.0	96.1	94.6	93.6	92.3
Kerala	225.0	184.2	155.5	138.6	129.6	120.7	132.6	132.6
Tamil Nadu	146.2	124.3	109.1	104.5	91.6	88.1	88.3	90.3
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-
ALL INDIA	83.7	74.7	72.4	68.6	61.5	56.9	54.1	50.7

TABLE 113: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Contd.)
(As at end-March)

(Per cent)

Regions/States/Union Territories	1998	1999	2000	2001	2002	2003	2004	2005	2006
NORTHERN REGION	39.4	37.8	37.8	38.1	38.4	40.8	42.9	49.7	52.2
Haryana	47.5	48.3	48.0	50.2	50.9	52.6	57.3	61.4	58.0
Himachal Pradesh	23.3	22.1	23.5	24.7	24.5	24.0	25.5	29.1	34.5
Jammu and Kashmir	23.8	21.9	18.2	17.1	16.7	18.8	20.9	21.7	24.1
Punjab	45.0	40.9	37.6	36.5	38.3	41.9	46.3	51.9	54.7
Rajasthan	40.9	39.1	41.3	41.2	41.8	45.2	45.2	55.2	58.9
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	42.6	34.5	30.3	31.2	30.9	34.4	37.3	41.3	46.4
Arunachal Pradesh	81.6	84.5	111.6	123.0	91.2	79.5	58.9	53.1	46.8
Assam	40.9	32.2	27.3	27.7	29.5	34.1	38.4	44.6	49.8
Manipur	55.7	43.2	34.8	39.2	54.9	54.7	51.6	64.9	74.5
Meghalaya	27.3	28.5	26.9	28.0	24.6	26.1	26.1	24.5	27.0
Mizoram	36.5	30.8	35.8	37.8	33.5	33.7	40.6	55.3	63.8
Nagaland	27.5	37.8	29.6	28.1	38.7	47.4	38.5	46.2	43.8
Tripura	50.6	37.0	32.0	33.1	30.0	33.0	34.1	33.9	40.8
EASTERN REGION	37.4	33.8	30.9	31.4	32.5	35.2	38.4	42.5	44.4
Bihar	31.6	27.6	23.1	21.8	21.3	24.8	29.4	32.8	36.0
Jharkhand	-	-	-	28.5	26.3	26.0	25.7	29.6	30.6
Orissa	56.4	52.9	50.4	50.6	54.4	56.0	58.6	64.4	66.1
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	35.7	33.0	31.6	32.1	34.3	37.4	39.5	43.5	44.6
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	35.8	31.8	31.1	31.2	31.5	34.4	37.0	41.6	44.5
Chhattisgarh	-	-	-	25.5	23.4	29.5	27.6	30.2	32.6
Madhya Pradesh	41.7	35.5	33.6	33.9	35.9	39.5	42.6	48.1	49.2
Uttar Pradesh	32.6	30.6	30.2	30.8	31.1	33.3	36.5	41.3	44.7
Uttarakhand	-	-	-	35.7	34.1	37.1	33.7	35.8	39.1
WESTERN REGION	57.5	56.1	53.5	49.1	49.5	48.5	45.8	51.0	50.4
Goa	-	-	-	-	-	-	-	-	-
Gujarat	55.8	54.7	56.8	48.8	46.4	48.9	45.5	46.4	50.2
Maharashtra	58.8	57.2	50.8	49.3	52.4	48.0	46.1	55.4	50.5
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	87.3	79.9	75.9	78.1	77.5	78.5	80.2	91.5	94.9
Andhra Pradesh	75.1	69.1	64.4	66.4	65.7	70.2	71.8	86.1	89.4
Telangana	-	-	-	-	-	-	-	-	-
Karnataka	92.7	83.7	81.0	81.9	83.5	83.4	84.2	91.7	94.0
Kerala	128.1	122.5	117.3	121.2	110.3	95.0	94.6	103.9	109.5
Tamil Nadu	74.6	65.9	59.5	63.4	70.3	76.3	85.6	98.9	100.9
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-
ALL INDIA	46.2	424.7	40.9	41.6	41.9	44.4	46.8	53.0	55.9

TABLE 113: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Concl.d.)
(As at end-March)

(Per cent)

Regions/States/Union Territories	2007	2008	2009	2010	2011	2012	2013	2014	2015
NORTHERN REGION	54.3	60.4	59.4	65.5	65.7	66.8	67.3	68.6	70.4
Haryana	53.1	60.3	68.2	74.1	69.0	69.4	65.4	66.8	70.0
Himachal Pradesh	38.5	40.5	41.4	41.6	42.6	42.8	43.4	39.3	33.3
Jammu and Kashmir	27.6	33.4	33.7	35.2	35.5	38.8	39.6	43.6	45.2
Punjab	54.7	63.1	62.2	67.0	69.4	74.8	79.9	82.2	86.5
Rajasthan	64.1	68.9	61.4	68.1	71.8	72.3	74.7	75.9	77.1
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	49.4	49.9	44.5	44.1	45.1	46.8	49.4	49.2	47.4
Arunachal Pradesh	34.6	25.6	18.9	20.1	21.5	17.1	21.6	18.0	25.0
Assam	53.4	52.6	48.3	47.5	48.0	53.7	56.4	55.8	53.2
Manipur	74.5	60.0	41.7	36.6	34.7	27.1	34.6	38.5	50.0
Meghalaya	29.6	30.7	29.5	35.0	31.9	34.4	37.9	45.9	54.5
Mizoram	64.9	63.7	53.9	48.4	54.0	41.7	44.7	50.2	50.0
Nagaland	50.0	47.1	33.3	27.3	26.2	28.0	30.0	33.6	0
Tripura	43.7	47.9	41.3	41.0	44.0	42.4	44.4	40.7	39.0
EASTERN REGION	46.9	46.1	41.8	42.8	45.5	48.9	50.8	53.1	53.4
Bihar	40.5	42.0	39.3	41.6	43.5	46.7	49.1	54.4	55.2
Jharkhand	30.4	30.2	25.9	29.0	31.7	35.0	37.1	39.7	40.4
Orissa	66.7	62.0	52.5	51.2	54.4	58.2	61.1	59.8	59.8
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	46.0	44.5	41.7	41.6	45.2	48.3	49.1	50.0	50.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	46.9	47.8	46.2	46.7	46.7	50.6	51.6	54.9	56.5
Chhattisgarh	33.3	31.6	30.0	32.2	32.5	33.0	33.7	31.8	31.1
Madhya Pradesh	51.8	53.4	50.2	52.2	52.1	53.1	56.1	56.3	61.3
Uttar Pradesh	47.3	48.1	46.6	46.2	46.5	51.9	52.5	57.3	58.4
Uttarakhand	40.0	46.6	54.5	60.9	55.5	55.1	57.6	61.3	62.1
WESTERN REGION	52.4	53.4	49.7	49.0	48.7	52.9	60.6	62.0	62.4
Goa	-	-	-	-	-	-	-	-	-
Gujarat	54.1	55.1	49.1	46.6	44.3	46.2	52.2	53.7	54.3
Maharashtra	50.7	51.9	50.3	51.3	52.9	59.5	68.9	70.3	70.2
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	97.0	98.4	91.6	95.0	96.6	102.9	105.8	104.8	98.8
Andhra Pradesh	87.6	95.6	92.9	96.4	100.4	109.8	118.1	116.4	100.7
Telangana	-	-	-	-	-	-	-	-	102.8
Karnataka	97.9	94.5	84.8	84.4	81.3	87.0	85.5	85.0	85.8
Kerala	117.5	113.3	100.6	108.7	115.4	111.2	110.9	118.1	123.8
Tamil Nadu	106.6	103.0	100.8	115.1	120.9	128.8	133.5	123.0	106.9
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	66.7	107.3	106.5	120.0	117.6	110.0	100.0
ALL INDIA	58.7	60.2	56.5	58.6	59.9	63.7	66.2	68.1	68.1

‘-’: Nil/Not Applicable/Negligible.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI, Various Issues.