

**TABLE 120: 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	1998	1999
NORTHERN REGION	49	53.7	51.1	58	57.8	48.6	51.4	48.4	48.8	51.1
Haryana	60.5	85.2	55.3	55.3	47.9	45.5	44.7	42.5	42.9	43.3
Himachal Pradesh	36.2	38.6	34.9	31.8	22.4	26.0	24.2	21.2	21.4	22.7
Jammu and Kashmir	31.3	54.8	50.6	46	38.7	28.6	28.6	25.7	37.7	39.6
Punjab	44.1	45.1	42.7	41.8	39.6	41.4	41	38.3	36.5	38.8
Rajasthan	57.3	56.6	55.6	55.4	49.3	47.7	45.4	46.7	47.2	46
Chandigarh	67.8	82.9	74.2	49.5	64.1	89.9	63.9	55.7	57.9	85.1
Delhi	47.9	54.8	52.7	72.0	75.1	52.8	62.3	58.6	58.2	60
NORTH-EASTERN REGION	54.9	46.9	46.7	44.7	38.9	35.6	35.5	32.1	30.4	28.9
Arunachal Pradesh	37.7	28.1	22.3	18.0	14.1	12.4	12.8	12.4	13.3	14.6
Assam	58.5	49.7	50.3	49.3	41.3	38.7	40.3	36.3	33.6	32
Manipur	74.1	72.3	67.4	75.6	65.2	58.2	56	63.7	58.2	47.8
Meghalaya	19.4	22.1	21.2	17.8	17.4	17.0	15.2	15.1	15.4	18.1
Mizoram	37.6	27.5	25.3	24.8	24.5	16.5	15.9	13.8	23.2	20.8
Nagaland	31.7	43.9	43.4	40.1	42.1	37.8	28.9	22.2	19.0	15.9
Tripura	91.5	68.2	65.5	60.1	58.6	47.5	43.9	38.7	33.8	30.3
EASTERN REGION	53.3	49.9	49.5	50.5	44.1	47.1	47	42.8	40.9	38.2
Bihar	36.8	38.3	36.9	37.4	35.2	32.5	30.1	28.9	28.3	25.6
Jharkhand	-	-	-	-	-	-	-	-	-	-
Odisha	90.0	69.2	69.0	67.0	60.1	54.5	55.9	45.9	47.6	43.3
Sikkim	32.6	32.4	23.9	30.5	23.2	24	21.1	17.4	21.3	20.9
West Bengal	56.8	53.0	52.8	54.3	45.9	53.9	55.2	50.8	47.2	44.9
Andaman & Nicobar Islands	31.8	42.0	32.8	29.6	19.1	17.0	16.9	13.7	15.1	16.0
CENTRAL REGION	47.1	50.3	47.6	46.7	42.0	39.0	40.0	37.5	35.8	33.7
Chhattisgarh	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	66.1	64.7	61.0	60.9	55.0	49.6	56.2	52.5	52.8	48.8
Uttar Pradesh	40.0	44.8	42.5	41.5	37.2	35.1	33.8	31.9	29.5	28.0
Uttarakhand	-	-	-	-	-	-	-	-	-	-
WESTERN REGION	65.3	67.7	58.2	60.5	53.2	63.2	72.2	67.2	66.5	68.0
Goa	31.5	28.8	28.9	23.6	18.1	24.7	25.8	24.6	24.7	24.6
Gujarat	56.7	57.7	52.4	53.0	46.0	46.6	52.9	48.2	49.0	48.8
Maharashtra	69.4	72.3	60.7	63.7	56.4	69.5	79.6	74.4	73.4	75.8
Dadra & Nagar Haveli	56.2	52.9	41.9	28.6	21.3	16.3	21.7	17.7	22.4	22
Daman & Diu	21.9	24.0	21.5	16.9	14.1	16.7	23.9	20.1	21.3	18.7
SOUTHERN REGION	82.4	81.1	76.5	71.5	67.3	69.4	74.2	74.5	71.1	68.2
Andhra Pradesh	80.4	79.8	80.1	79.5	70.7	73.0	79.4	76.2	71.1	67.9
Karnataka	82.2	79.1	76.8	65.8	65.6	65.8	70.0	70.9	68.4	65.4
Kerala	63.1	59.1	51.7	46.5	44.0	44.8	44.5	45.4	44.2	41.7
Tamil Nadu	96.2	96.9	89.0	86.2	82.5	86.6	94.9	97.3	92.6	90.7
Lakshadweep	16.8	16.7	13.1	9.2	9.1	7.7	15.5	8.3	7.8	8.0
Puducherry	55.7	49.7	47.9	42.5	43.7	43.3	40.3	39.6	36.5	35.4
Telangana	-	-	-	-	-	-	-	-	-	-
ALL INDIA	60.7	61.9	57.7	58.9	54.3	55.6	59.8	56.8	55.3	54.8

**TABLE 120: 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	2000	2001	2002	2003	2004	2005	2006	2007	2008
NORTHERN REGION	51.1	54.7	56.2	56	54.8	59.5	64.6	69.6	67.7
Haryana	42.4	41.0	43.7	44	47.6	51.4	57.4	56.9	60.1
Himachal Pradesh	23.8	21.3	23.4	24.8	29.7	36.3	41.0	42.8	43.4
Jammu and Kashmir	33.5	34.5	36.8	36.5	37.4	46.7	47.2	62.5	56.4
Punjab	39.4	41.1	41.8	41.5	43.1	50.1	56.8	65.6	67.2
Rajasthan	46.7	46.6	48.4	50.8	55.7	68.7	77.3	82.9	82.4
Chandigarh	82.0	99.4	102.8	109.7	105.3	88.9	76.8	95.9	96.2
Delhi	60.5	66.1	67.6	65.8	59.9	62.4	67.4	70.8	66.9
NORTH-EASTERN REGION	28.1	27.6	27.2	27.4	29.8	35	40.7	40.7	40.7
Arunachal Pradesh	15.7	14.5	15.8	16.6	16.1	22.0	26.5	28.0	31.7
Assam	32.0	32.1	31.7	29.3	31.8	35.3	42.6	42.8	42.4
Manipur	37.4	40.1	26.4	29.8	31.6	42.4	50.1	55.1	48.4
Meghalaya	16.3	17.1	18.3	29.0	34.6	43.6	48.1	35.7	33.2
Mizoram	23.3	24.1	26.4	27.5	34.8	47.8	51.2	53.8	62.9
Nagaland	15.3	12.4	12.8	13.2	15.0	22.9	22.3	29.1	34.0
Tripura	25.7	21.7	21.5	26.1	25.2	28.6	32.8	35.3	36.1
EASTERN REGION	37.0	36.7	37.6	39.6	41.8	45.5	49.2	54.1	51.5
Bihar	22.5	20.7	21.3	23.1	24.9	27.7	30.3	32.4	28.2
Jharkhand	-	28.0	25.1	25.1	26.3	29.6	31.2	32.8	35.3
Odisha	41.5	40.2	44.5	48.2	53.7	61.8	66.0	64.6	56.3
Sikkim	15.1	14.4	16.0	17.1	22.4	29.5	45.3	52.8	46.8
West Bengal	45.5	44.5	45.8	47.9	49.5	52.3	56.3	64.7	62.4
Andaman & Nicobar Islands	16.8	16.3	18.5	20.3	26.1	26.8	29.0	27.7	30.7
CENTRAL REGION	33.9	32.7	33.9	33.3	35.6	40.8	44.2	47.4	46.1
Chhattisgarh	-	38.5	44.0	35.1	40.0	43.6	45.5	50.0	49.8
Madhya Pradesh	49.1	47.6	46.6	46.6	46.9	54.7	60.5	61.8	60.1
Uttar Pradesh	28.2	28.3	29.9	30.6	33.1	37.9	41.0	45.1	43.7
Uttarakhand	-	21.7	23.7	19.4	21.1	24.3	25.8	26.7	26.2
WESTERN REGION	75.4	75.5	79.7	81.0	72.0	83.5	92.0	90.1	88.6
Goa	23.8	26.1	25.3	24.2	21.7	25.1	23.2	26.2	29.4
Gujarat	49.0	48.5	44.1	44.8	42.2	46.5	55.6	63.7	66.5
Maharashtra	86.4	86.4	92.3	93.7	81.8	94.9	102.2	96.8	93.9
Dadra & Nagar Haveli	18.8	14.3	20.9	22.9	15.6	34.8	49.3	20.6	23.9
Daman & Diu	15.7	13.3	9.9	9.2	11.6	11.5	11.4	15.6	15
SOUTHERN REGION	66.2	66.6	64.6	66.3	68.5	78.1	84.4	87.0	89.1
Andhra Pradesh	64.2	64.5	61.9	62.4	65.9	74.8	81.3	87.3	90.4
Karnataka	63.3	61.0	61.6	62.3	63.1	73.8	75.9	76.3	78.1
Kerala	41.5	43.3	43.3	42.8	45.5	54.6	61.4	60.9	63.4
Tamil Nadu	88.6	90.6	85.4	90.7	93.1	101.2	110.5	114.5	114.7
Lakshadweep	7.5	10.4	7.9	4.6	8.0	9.7	11.5	10.2	7.5
Puducherry	33.6	33.5	32.3	32.0	34.5	38.3	45	47.9	49.7
Telengana	-	-	-	-	-	-	-	-	-
ALL INDIA	56.0	56.7	58.4	59.2	58.2	66.0	72.4	75.0	74.4

**TABLE 120: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March) (Concl'd.)**

(Per cent)

Regions/States/Union Territories	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
NORTHERN REGION	68.9	74.4	82.5	87.7	88.8	90.6	88.5	83.6	75.0	78.1
Haryana	61.4	63.3	71.7	79.4	76.5	78.1	75.8	69.9	59.1	58.6
Himachal Pradesh	38.6	42.2	41.6	38.9	35.1	35.8	35.3	32.9	29.7	31.1
Jammu and Kashmir	47.2	46.4	38.1	33.8	36.9	40.1	42.2	44.2	39.8	42.9
Punjab	65.7	71.5	77.8	80.9	81.6	79.1	75.1	69.8	69.0	63.5
Rajasthan	80.6	88.4	90.4	90.9	92.6	87.1	86.2	72.4	67.8	76.6
Chandigarh	115.0	131.1	121.6	115.5	127.5	120	105.9	97.8	100.7	112.5
Delhi	68.9	74.6	86.8	95.6	97.7	103.7	102.6	100.4	88.3	94.1
NORTH-EASTERN REGION	36.0	35.5	33.8	34.4	33.6	34.8	34.5	38.4	36.8	39.3
Arunachal Pradesh	25.5	27.5	23.7	23.9	21.8	23.7	26.8	29.0	24	25
Assam	38.5	37.8	36.5	37.7	37.2	37.7	36.7	42.2	40.3	42.6
Manipur	36.0	42.1	34.8	31.3	28.6	33.6	34	41.1	38.7	44.6
Meghalaya	28.3	25.6	24.4	25.8	24	27.4	25.9	24.8	25.9	27.2
Mizoram	57.9	53.2	46.0	38.9	35.3	37.8	37.8	40.1	36.4	35.8
Nagaland	30.8	30.3	26.1	27.2	28.4	31.0	32.7	34.1	31.5	34.7
Tripura	30.7	30.7	32.2	31.3	32.8	32.4	33.7	35.3	35.9	40.7
EASTERN REGION	48.8	50.8	51.4	50.7	49.4	49.0	46.5	44.9	41.0	41.6
Bihar	26.8	29.0	29.5	29.7	30.5	32.8	33.6	33.4	30.9	32.2
Jharkhand	32.0	35.1	34.4	33.9	32.1	31.8	29.6	29.6	27.1	27.7
Odisha	50.8	54.4	52.5	47.3	46.3	44.6	41.9	40.8	38.1	37.6
Sikkim	41.6	37.2	37.9	33.1	27.2	26.5	25.6	28.0	27.4	26.6
West Bengal	60.7	61.5	63.7	63.8	62.0	61.6	57.8	55.1	50.3	51.1
Andaman & Nicobar Islands	31.7	36.5	38.1	38.5	38.6	39.1	40.1	44.2	38.5	39.4
CENTRAL REGION	44.3	47.3	46.7	47.2	47.6	48.8	48.3	49.3	46.0	47.9
Chhattisgarh	46.3	52.3	52.3	53.6	53.8	59.5	61.6	63.5	62.4	63.2
Madhya Pradesh	57.4	60.6	55.6	56.6	58.2	60.4	54.8	61.2	60.9	65.1
Uttar Pradesh	42.2	43.3	44.0	44.0	44.1	44.6	45.4	44.6	40.0	41.2
Uttarakhand	25.3	33.7	35.4	35.6	34.8	35.6	34.5	34.9	34.3	36.4
WESTERN REGION	85.6	79.1	79.5	87.0	85.5	86.0	87.1	96.0	96.2	98.3
Goa	26.7	26.5	29.1	28.1	28.8	28.7	26.7	27.1	25.7	26.7
Gujarat	63.7	65.3	66.2	70.4	72.8	74.7	72.7	75.4	68.9	75.6
Maharashtra	91.2	82.9	83.0	91.8	89.4	89.8	92.0	102.9	106.0	106.9
Dadra & Nagar Haveli	18.1	60.0	34.8	30.1	37.1	40.8	35.3	35.8	36.5	43.5
Daman & Diu	19.3	20.2	21.3	17.4	19.1	21.9	24.3	22.9	23.5	27.5
SOUTHERN REGION	87.9	92.7	94.5	95.5	97.1	94.9	89.9	89.3	84.2	90.5
Andhra Pradesh	96.4	105.1	109.7	111.3	112	111.3	105.3	106	101.1	112.6
Karnataka	77.3	77.6	72.7	71.4	71.9	71.0	67.7	70.1	67.0	69.7
Kerala	59.7	63.1	73.1	76.4	73.1	67.7	64.6	62.1	59.8	63.8
Tamil Nadu	108.1	113.8	115.1	116.9	123.3	121.8	119	113.7	105.8	113.5
Lakshadweep	5.4	7.3	8.7	9.7	9.9	8.6	9.1	10.5	8.4	8.3
Puducherry	51.4	57.2	62.7	71.5	83.3	77.9	71.5	67.1	63.9	63.8
Telengana	-	-	-	-	-	-	101.6	104.5	97.0	107.4
ALL INDIA	72.6	73.3	75.6	79.0	78.8	79.0	77.1	78.4	73.8	76.7

- : Nil/Not Applicable/Negligible.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, RBI, various issues.