

**TABLE 121: STATE-WISE CREDIT DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF UTILISATION (As at end-March)**

	(Per cent)									
<b>Regions/States/Union Territories</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>
<b>NORTHERN REGION</b>	<b>47.6</b>	<b>52.4</b>	<b>49.3</b>	<b>56.7</b>	<b>56.6</b>	<b>47.5</b>	<b>50.4</b>	<b>47.0</b>	<b>47.5</b>	<b>49.4</b>
Haryana	75.0	76.0	69.1	69.0	58.4	56.0	54.0	53.2	55.1	54.9
Himachal Pradesh	38.4	41.4	37.8	34.5	23.7	29.7	29.1	23.7	25.3	26.0
Jammu and Kashmir	33.5	55.1	51.1	46.7	39.4	28.4	28.7	26.0	35.7	37.2
Punjab	46.2	49.7	46.4	44.1	41.0	43.3	43.3	40.3	38.9	40.9
Rajasthan	61.5	60.5	59.3	60.2	52.1	51.0	45.3	50.2	51.7	49.3
Chandigarh	55.0	58.7	55.3	42.0	60.1	86.9	61.0	55.7	56.2	81.4
Delhi	40.4	46.6	44.1	63.7	69.2	46.5	57.0	51.0	50.7	52.7
<b>NORTH-EASTERN REGION</b>	<b>70.0</b>	<b>60.9</b>	<b>66.3</b>	<b>64.0</b>	<b>50.0</b>	<b>45.9</b>	<b>41.1</b>	<b>36.1</b>	<b>33.5</b>	<b>33.7</b>
Arunachal Pradesh	55.4	50.5	39.2	35.5	27.6	20.1	24.6	17.6	16.8	18.5
Assam	78.4	69.9	79.0	75.9	55.6	47.4	45.4	41.5	37.8	38.7
Manipur	77.5	71.3	66.9	75.1	65.8	58.9	55.7	63.4	58.6	47.8
Meghalaya	25.3	25.9	23.0	21.3	20.2	47.2	23.6	14.1	15.7	19.3
Mizoram	41.3	30.4	28.8	37.6	41.1	35.1	23.5	14.7	25.2	23.6
Nagaland	37.7	47.6	49.4	46.3	45.8	44.8	37.3	29.9	21.2	18.1
Tripura	92.3	60.7	60.6	61.8	60.6	48.5	44.7	39.3	35.1	31.1
<b>EASTERN REGION</b>	<b>52.6</b>	<b>49.2</b>	<b>49.1</b>	<b>50.4</b>	<b>43.9</b>	<b>46.6</b>	<b>46.4</b>	<b>42.1</b>	<b>40.4</b>	<b>38.0</b>
Bihar	39.0	39.5	38.5	40.9	37.0	33.8	31.1	29.7	28.7	27.4
Jharkhand	-	-	-	-	-	-	-	-	-	-
Odisha	92.5	72.3	71.1	69.5	62.1	55.9	58.0	48.1	49.4	44.2
Sikkim	44.6	32.6	24.6	31.2	23.7	24.9	22.3	18.1	18.0	18.8
West Bengal	53.9	50.7	51.0	52.1	44.4	52.0	53.3	48.6	45.7	43.4
Andaman & Nicobar Islands	33.1	45.9	35.7	29.9	19.2	17.1	17.8	15.4	16.5	22.3
<b>CENTRAL REGION</b>	<b>49.8</b>	<b>52.8</b>	<b>50.2</b>	<b>49.7</b>	<b>44.3</b>	<b>41.2</b>	<b>42.0</b>	<b>40.7</b>	<b>39.2</b>	<b>36.8</b>
Chhattisgarh	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	68.1	66.7	63.2	63.4	57.5	51.8	60.6	56.4	56.7	52.2
Uttar Pradesh	32.8	47.6	45.3	44.6	39.5	37.3	35.0	34.7	32.7	31.1
Uttarakhand	-	-	-	-	-	-	-	-	-	-
<b>WESTERN REGION</b>	<b>63.7</b>	<b>66.1</b>	<b>56.5</b>	<b>58.5</b>	<b>52.2</b>	<b>62.4</b>	<b>71.4</b>	<b>66.2</b>	<b>65.0</b>	<b>67.0</b>
Goa	32.8	31.1	29.9	24.4	19.0	25.5	26.3	25.4	25.6	26.3
Gujarat	63.2	62.7	57.3	57.9	49.3	49.6	56.9	52.3	53.8	54.2
Maharashtra	65.1	68.4	57.1	59.7	54.0	67.4	77.3	71.8	69.8	72.6
Dadra & Nagar Haveli	194.9	191.6	157.2	175.7	112.2	94.8	129.1	89.9	127.6	103.3
Daman & Diu	57.5	58.3	59.8	45.3	40.1	50.5	48.6	45.1	69.9	94.6
<b>SOUTHERN REGION</b>	<b>83.2</b>	<b>82.1</b>	<b>77.7</b>	<b>72.3</b>	<b>67.9</b>	<b>69.9</b>	<b>74.8</b>	<b>75.3</b>	<b>72.0</b>	<b>68.7</b>
Andhra Pradesh	82.0	81.1	81.1	80.8	71.8	74.6	81.2	77.4	72.4	69.1
Karnataka	84.6	81.1	80.5	67.3	66.4	65.1	71.1	72.2	70.3	66.7
Kerala	63.1	59.6	52.2	47.1	44.2	45.2	44.7	45.7	44.7	41.8
Tamil Nadu	95.4	97.2	89.1	86.2	82.7	86.8	94.4	97.3	92.6	90.3
Lakshadweep	19.2	17.0	13.4	9.4	9.1	9.7	17.3	9.4	9.8	9.6
Puducherry	61.8	59.3	54.2	48.7	49.4	50.4	50.2	53.0	48.3	41.4
Telangana	-	-	-	-	-	-	-	-	-	-
<b>ALL INDIA</b>	<b>60.7</b>	<b>61.9</b>	<b>57.7</b>	<b>58.9</b>	<b>54.3</b>	<b>55.6</b>	<b>59.8</b>	<b>56.8</b>	<b>55.3</b>	<b>54.8</b>

**TABLE 121: 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	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>NORTHERN REGION</b>	<b>49.6</b>	<b>52.5</b>	<b>55.0</b>	<b>55.5</b>	<b>56.8</b>	<b>62.2</b>	<b>67.9</b>	<b>71.2</b>	<b>70.1</b>
Haryana	53.4	54.0	55.0	58.3	59.6	63.2	69.6	68.4	67.2
Himachal Pradesh	26.8	25.7	32.5	37.7	42.7	50.9	53.0	51.1	51.3
Jammu and Kashmir	30.9	33.5	40.9	39.0	41.7	50.9	52.7	60.9	56.3
Punjab	40.9	42.3	43.9	43.4	45.7	49.7	56.3	65.3	76.1
Rajasthan	50.1	49.6	55.4	55.3	62.8	76.5	86.0	90.9	100.0
Chandigarh	79.5	99.3	102.3	107.6	107.0	97.0	85.8	101.1	95.8
Delhi	53.7	57.6	59.1	59.2	57.9	62.5	68.0	69.6	64.4
<b>NORTH-EASTERN REGION</b>	<b>30.6</b>	<b>32.0</b>	<b>53.2</b>	<b>48.2</b>	<b>33.7</b>	<b>44.6</b>	<b>52.3</b>	<b>48.6</b>	<b>48.3</b>
Arunachal Pradesh	22.3	22.1	27.4	22.1	25.2	30.0	41.6	46.0	57.7
Assam	35.5	38.1	70.3	61.6	35.7	41.9	49.1	52.5	49.8
Manipur	37.9	40.7	27.3	30.0	31.8	42.6	51.8	55.6	50.3
Meghalaya	16.3	17.3	24.3	31.8	42.6	85.7	113.9	41.2	41.1
Mizoram	26.0	29.0	36.2	30.5	39.7	59.1	53.7	58.4	65.5
Nagaland	15.6	13.6	18.1	13.3	15.2	23.2	23.2	31.9	43.9
Tripura	25.7	21.7	21.6	23.7	24.7	29.0	33.9	36.2	36.8
<b>EASTERN REGION</b>	<b>37.2</b>	<b>36.6</b>	<b>41.4</b>	<b>42.8</b>	<b>45.2</b>	<b>50.4</b>	<b>55.6</b>	<b>60.6</b>	<b>58.2</b>
Bihar	23.2	20.7	21.9	23.7	26.9	31.4	40.0	49.0	45.0
Jharkhand	-	30.6	31.0	30.9	26.9	30.6	31.6	33.3	40.2
Odisha	42.8	41.6	51.4	56.9	58.6	74.7	78.7	72.6	62.4
Sikkim	15.2	14.5	22.5	19.3	23.0	29.3	44.8	51.2	53.7
West Bengal	44.9	43.4	49.2	50.0	53.8	56.8	61.4	68.4	65.8
Andaman & Nicobar Islands	27.6	27.5	57.2	49.7	42.2	43.8	49.2	56.6	75.0
<b>CENTRAL REGION</b>	<b>36.8</b>	<b>36.9</b>	<b>38.4</b>	<b>38.6</b>	<b>39.9</b>	<b>45.8</b>	<b>50.0</b>	<b>52.3</b>	<b>54.6</b>
Chhattisgarh	-	49.9	54.2	43.8	44.9	49.9	52.5	58.3	66.0
Madhya Pradesh	52.5	52.5	50.3	51.7	50.1	61.2	67.2	64.6	65.9
Uttar Pradesh	30.9	31.9	34.3	36.0	38.0	42.2	46.3	50.4	52.6
Uttarakhand	-	23.9	26.0	21.4	23.4	29.1	30.9	32.1	31.6
<b>WESTERN REGION</b>	<b>74.6</b>	<b>74.8</b>	<b>71.3</b>	<b>71.5</b>	<b>63.2</b>	<b>71.8</b>	<b>78.9</b>	<b>77.3</b>	<b>76.0</b>
Goa	25.4	27.3	28.2	27.8	27.3	30.3	27.6	30.0	33.6
Gujarat	53.5	53.6	54.7	56.0	54.8	60.9	75.3	88.4	97.8
Maharashtra	83.4	83.5	77.5	77.4	66.5	75.9	81.3	76.5	73.1
Dadra & Nagar Haveli	135.6	135.2	189.0	168.7	118.8	110.8	136.7	116.4	121.9
Daman & Diu	87.6	75.3	79.4	66.1	49.8	48.3	45.7	57.1	58.2
<b>SOUTHERN REGION</b>	<b>66.8</b>	<b>66.8</b>	<b>68.9</b>	<b>71.2</b>	<b>72.7</b>	<b>83.9</b>	<b>90.8</b>	<b>96.6</b>	<b>96.8</b>
Andhra Pradesh	65.5	64.9	67.7	69.3	70.9	83.3	86.2	91.2	97.2
Karnataka	65.5	61.8	68.9	71.1	69.0	80.5	93.4	99.8	94.3
Kerala	41.7	42.3	43.7	43.6	47.8	57.5	64.3	63.8	66.4
Tamil Nadu	87.5	90.6	88.5	93.1	96.1	105.4	109.3	118.6	117.0
Lakshadweep	9.1	11.8	9.6	5.9	10.0	23.7	41.6	24.7	14.9
Puducherry	38.7	35.8	39.2	39.6	42.6	43.9	48.7	51.5	50.1
Telengana	-	-	-	-	-	-	-	-	-
<b>ALL INDIA</b>	<b>56.0</b>	<b>56.7</b>	<b>58.4</b>	<b>59.2</b>	<b>58.2</b>	<b>66.0</b>	<b>72.4</b>	<b>75.0</b>	<b>74.4</b>

**TABLE 121: 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	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>NORTHERN REGION</b>	<b>71.1</b>	<b>74.9</b>	<b>83.4</b>	<b>89.6</b>	<b>89.5</b>	<b>93.6</b>	<b>91.8</b>	<b>87.4</b>	<b>79.1</b>	<b>81.9</b>
Haryana	74.0	76.1	85.6	94.5	86.0	88.5	85.2	82.6	69.1	67.6
Himachal Pradesh	47.1	51.0	48.6	45.0	41.6	37.8	36.6	33.6	31.1	31.8
Jammu and Kashmir	47.3	47.8	35.7	34.1	37.2	40.4	42.5	44.7	40.4	43.6
Punjab	65.5	73.0	92.9	83.2	78.9	81.3	76.8	71.7	71.2	68.3
Rajasthan	87.5	96.6	95.8	96.1	102.9	91.4	90.1	76.3	71.6	80.7
Chandigarh	119.9	133.7	119.8	114.5	123.1	122.4	110.2	100.0	103.5	115.4
Delhi	68.8	70.6	80.8	93.8	94.9	105.1	105.0	102.9	91.9	96.3
<b>NORTH-EASTERN REGION</b>	<b>39.2</b>	<b>39.1</b>	<b>36.3</b>	<b>37.8</b>	<b>35.3</b>	<b>36.6</b>	<b>35.2</b>	<b>39.3</b>	<b>38.2</b>	<b>41.0</b>
Arunachal Pradesh	33.9	34.4	27.4	28.4	38.4	24.8	29.1	29.1	25.1	30.3
Assam	41.5	40.5	38.9	40.3	37.2	39.9	37.2	43.4	42.1	44.0
Manipur	37.1	44.8	36.6	33.2	30.2	34.0	34.5	42.3	39.7	45.1
Meghalaya	34.6	32.7	29.6	28.2	24.6	28.6	26.9	25.2	26.3	30.8
Mizoram	60.2	57.7	49.8	41.9	38.7	40.5	39.9	41.7	37.8	38.2
Nagaland	31.6	40.2	27.5	47.6	33.5	32.5	34.1	34.7	33.1	34.8
Tripura	31.5	31.6	33.2	31.7	35.7	32.5	34.0	35.9	36.5	41.4
<b>EASTERN REGION</b>	<b>50.8</b>	<b>53.5</b>	<b>53.3</b>	<b>52.5</b>	<b>52.2</b>	<b>51.1</b>	<b>48.4</b>	<b>46.8</b>	<b>43.0</b>	<b>44.1</b>
Bihar	26.6	29.7	31.6	31.7	35.0	34.8	34.3	34.5	32.0	34.0
Jharkhand	35.7	36.8	35.6	34.3	35.8	33.0	30.6	30.7	29.1	30.6
Odisha	55.7	58.1	55.7	50.6	50.9	46.2	43.9	43.3	40.5	40.5
Sikkim	53.7	49.5	62.4	57.9	37.5	37.3	37.0	35.2	31.6	29.7
West Bengal	62.2	64.8	65.1	65.1	63.3	63.9	60.3	57.3	52.5	53.8
Andaman & Nicobar Islands	38.1	41.1	39.1	41.6	38.9	38.5	39.3	43.6	42.4	42.7
<b>CENTRAL REGION</b>	<b>48.7</b>	<b>51.0</b>	<b>50.9</b>	<b>50.7</b>	<b>53.6</b>	<b>51.8</b>	<b>51.3</b>	<b>53.2</b>	<b>48.7</b>	<b>50.5</b>
Chhattisgarh	52.3	55.1	56.1	56.1	61.0	61.5	63.4	66.3	65.0	65.9
Madhya Pradesh	61.9	63.7	60.1	60.7	57.4	63.3	57.6	63.5	63.4	67.7
Uttar Pradesh	46.5	47.4	48.2	47.4	53.0	48.0	48.9	49.6	43.0	43.9
Uttarakhand	28.6	38.2	39.1	39.0	37.3	36.7	35.2	35.8	35.3	37.8
<b>WESTERN REGION</b>	<b>77.0</b>	<b>74.7</b>	<b>74.1</b>	<b>80.7</b>	<b>79.9</b>	<b>80.3</b>	<b>80.9</b>	<b>88.3</b>	<b>88.5</b>	<b>90.0</b>
Goa	26.6	27.9	31.1	30.1	29.5	30.2	28.2	29.0	27.6	28.1
Gujarat	74.6	75.2	74.4	78.1	81.5	81.0	79.0	82.4	75.2	82.2
Maharashtra	78.7	75.8	75.0	82.5	80.8	81.3	82.7	91.4	94.0	94.1
Dadra & Nagar Haveli	87.7	92.9	56.2	60.5	60.3	52.9	36.2	40.2	41.5	53.8
Daman & Diu	49.1	44.7	43.8	33.8	34.2	34.0	33.6	29.2	35.3	32.8
<b>SOUTHERN REGION</b>	<b>94.1</b>	<b>94.8</b>	<b>98.3</b>	<b>99.3</b>	<b>99.3</b>	<b>97.4</b>	<b>92.4</b>	<b>92.1</b>	<b>86.6</b>	<b>93.2</b>
Andhra Pradesh	104.9	109.7	114.9	119.8	116.0	115.9	108.3	109.6	104.4	114.1
Karnataka	82.8	80.4	76.3	74.7	76.5	76.5	72.6	75.4	71.2	75.7
Kerala	61.7	64.5	73.8	75.7	74.0	67.8	65.4	63.0	61.2	65.5
Tamil Nadu	115.2	113.5	119.4	119.5	122.2	120.6	117.5	112.4	103.8	110.8
Lakshadweep	7.5	7.7	8.8	9.6	9.9	8.6	9.1	10.5	8.4	7.1
Puducherry	55.8	59.2	63.7	69.9	80.4	80.8	74.4	69.4	66.3	66.8
Telengana	-	-	-	-	-	-	107.8	111.5	103.6	115.1
<b>ALL INDIA</b>	<b>72.6</b>	<b>73.3</b>	<b>75.6</b>	<b>79.0</b>	<b>78.8</b>	<b>79.0</b>	<b>77.1</b>	<b>78.4</b>	<b>73.8</b>	<b>76.7</b>

- : Nil/Not Applicable/Negligible.

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