

TABLE 129: 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	1998	1999
NORTHERN REGION	70.1	58.1	54.4	50.5	46.2	42.8	40.5	38.9	39.4	37.8
Haryana	78.5	78.4	66.7	59.0	54.0	47.6	42.3	43.7	47.5	48.3
Himachal Pradesh	34.5	34.5	32.1	28.6	27.2	28.3	27.4	23.4	23.3	22.1
Jammu and Kashmir	33.3	41.3	34.6	36.2	36.1	30.1	26.3	25.5	23.8	21.9
Punjab	70.0	68.5	66.5	62.4	57.6	53.9	51.8	45.7	45.0	40.9
Rajasthan	80.8	52.9	53.2	49.9	44.8	42.9	42.4	40.5	40.9	39.1
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	104.2	84.8	82.1	80.4	66.6	57.2	55.4	48.2	42.6	34.5
Arunachal Pradesh	35.0	25.5	25.4	26.6	32.4	31.2	31.2	45.3	81.6	84.5
Assam	100.0	77.1	76.6	78.9	64.0	55.6	51.7	50.0	40.9	32.2
Manipur	200.0	116.9	110.4	130.0	101.8	75.6	64.9	53.3	55.7	43.2
Meghalaya	45.5	41.3	34.8	27.1	23.1	21.2	25.0	23.4	27.3	28.5
Mizoram	80.0	48.6	53.5	43.8	37.8	29.8	30.6	33.0	36.5	30.8
Nagaland	89.5	94.1	82.6	52.0	53.3	45.6	44.5	50.7	27.5	37.8
Tripura	148.9	123.8	119.6	117.6	101.0	85.0	86.4	57.8	50.6	37.0
EASTERN REGION	71.0	67.0	65.1	63.3	56.1	51.4	46.9	42.0	37.4	33.8
Bihar	60.7	56.7	57.3	57.6	52.0	47.0	40.6	36.3	31.6	27.6
Jharkhand	-	-	-	-	-	-	-	-	-	-
Odisha	140.3	127.8	108.9	92.0	74.3	65.2	63.5	60.4	56.4	52.9
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	55.1	57.9	57.6	57.5	52.6	50.4	47.3	40.4	35.7	33.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	62.8	59.3	59.0	53.5	47.9	45.8	43.2	38.4	35.8	31.8
Chhattisgarh	-	-	-	-	-	-	-	-	-	-
Madhya Pradesh	85.3	74.4	76.5	70.9	59.0	49.1	46.0	40.2	41.7	35.5
Uttar Pradesh	56.5	55.2	54.5	49.1	45.0	44.9	42.3	37.8	32.6	30.6
Uttarakhand	-	-	-	-	-	-	-	-	-	-
WESTERN REGION	107.1	96.0	92.1	86.9	76.2	60.6	61.7	60.4	57.5	56.1
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	73.5	72.0	73.7	65.4	70.8	61.0	60.5	58.4	55.8	54.7
Maharashtra	126.0	114.4	106.3	107.0	80.4	60.6	62.5	62.0	58.8	57.2
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	144.4	123.7	115.9	111.9	102.5	92.8	93.0	93.8	87.3	79.9
Andhra Pradesh	127.7	114.4	115.2	110.9	100.9	84.3	82.8	85.8	75.1	69.1
Karnataka	144.0	113.4	103.2	104.0	96.1	94.6	93.6	92.3	92.7	83.7
Kerala	225.0	184.2	155.5	138.6	129.6	120.7	132.6	132.6	128.1	122.5
Tamil Nadu	146.2	124.3	109.1	104.5	91.6	88.1	88.3	90.3	74.6	65.9
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-
Telangana	-	-	-	-	-	-	-	-	-	-
ALL INDIA	83.7	74.7	72.4	68.6	61.5	56.9	54.1	50.7	46.2	424.7

TABLE 129: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS

(As at end-March) (Contd.)

(Per cent)

Regions/States/Union Territories	2000	2001	2002	2003	2004	2005	2006	2007	2008
NORTHERN REGION	37.8	38.1	38.4	40.8	42.9	49.7	52.2	54.3	60.4
Haryana	48.0	50.2	50.9	52.6	57.3	61.4	58.0	53.1	60.3
Himachal Pradesh	23.5	24.7	24.5	24.0	25.5	29.1	34.5	38.5	40.5
Jammu and Kashmir	18.2	17.1	16.7	18.8	20.9	21.7	24.1	27.6	33.4
Punjab	37.6	36.5	38.3	41.9	46.3	51.9	54.7	54.7	63.1
Rajasthan	41.3	41.2	41.8	45.2	45.2	55.2	58.9	64.1	68.9
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	30.3	31.2	30.9	34.4	37.3	41.3	46.4	49.4	49.9
Arunachal Pradesh	111.6	123.0	91.2	79.5	58.9	53.1	46.8	34.6	25.6
Assam	27.3	27.7	29.5	34.1	38.4	44.6	49.8	53.4	52.6
Manipur	34.8	39.2	54.9	54.7	51.6	64.9	74.5	74.5	60.0
Meghalaya	26.9	28.0	24.6	26.1	26.1	24.5	27.0	29.6	30.7
Mizoram	35.8	37.8	33.5	33.7	40.6	55.3	63.8	64.9	63.7
Nagaland	29.6	28.1	38.7	47.4	38.5	46.2	43.8	50.0	47.1
Tripura	32.0	33.1	30.0	33.0	34.1	33.9	40.8	43.7	47.9
EASTERN REGION	30.9	31.4	32.5	35.2	38.4	42.5	44.4	46.9	46.1
Bihar	23.1	21.8	21.3	24.8	29.4	32.8	36.0	40.5	42.0
Jharkhand	-	28.5	26.3	26.0	25.7	29.6	30.6	30.4	30.2
Odisha	50.4	50.6	54.4	56.0	58.6	64.4	66.1	66.7	62.0
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	31.6	32.1	34.3	37.4	39.5	43.5	44.6	46.0	44.5
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	31.1	31.2	31.5	34.4	37.0	41.6	44.5	46.9	47.8
Chhattisgarh	-	25.5	23.4	29.5	27.6	30.2	32.6	33.3	31.6
Madhya Pradesh	33.6	33.9	35.9	39.5	42.6	48.1	49.2	51.8	53.4
Uttar Pradesh	30.2	30.8	31.1	33.3	36.5	41.3	44.7	47.3	48.1
Uttarakhand	-	35.7	34.1	37.1	33.7	35.8	39.1	40.0	46.6
WESTERN REGION	53.5	49.1	49.5	48.5	45.8	51.0	50.4	52.4	53.4
Goa	-	-	-	-	-	-	-	-	-
Gujarat	56.8	48.8	46.4	48.9	45.5	46.4	50.2	54.1	55.1
Maharashtra	50.8	49.3	52.4	48.0	46.1	55.4	50.5	50.7	51.9
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	75.9	78.1	77.5	78.5	80.2	91.5	94.9	97.0	98.4
Andhra Pradesh	64.4	66.4	65.7	70.2	71.8	86.1	89.4	87.6	95.6
Karnataka	81.0	81.9	83.5	83.4	84.2	91.7	94.0	97.9	94.5
Kerala	117.3	121.2	110.3	95.0	94.6	103.9	109.5	117.5	113.3
Tamil Nadu	59.5	63.4	70.3	76.3	85.6	98.9	100.9	106.6	103.0
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-
Telengana	-	-	-	-	-	-	-	-	-
ALL INDIA	40.9	41.6	41.9	44.4	46.8	53.0	55.9	58.7	60.2

TABLE 129: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS
(As at end-March) (Concl.)

(Per cent)

Regions/States/Union Territories	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
NORTHERN REGION	59.4	65.5	65.7	66.8	67.3	68.6	70.4	71.8	65.6	68.3
Haryana	68.2	74.1	69.0	69.4	65.4	66.8	70.0	71.3	64.8	65.2
Himachal Pradesh	41.4	41.6	42.6	42.8	43.4	39.3	33.3	35.9	32.5	32.6
Jammu and Kashmir	33.7	35.2	35.5	38.8	39.6	43.6	45.2	47.9	42.4	43.5
Punjab	62.2	67.0	69.4	74.8	79.9	82.2	86.5	86.3	81.3	87.7
Rajasthan	61.4	68.1	71.8	72.3	74.7	75.9	77.1	79.0	71.4	75.5
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	44.5	44.1	45.1	46.8	49.4	49.2	47.4	49.4	45.4	43.8
Arunachal Pradesh	18.9	20.1	21.5	17.1	21.6	18.0	25.0	26.7	24.6	33.3
Assam	48.3	47.5	48.0	53.7	56.4	55.8	53.2	56.0	52.9	46.2
Manipur	41.7	36.6	34.7	27.1	34.6	38.5	50.0	41.9	39.3	33.3
Meghalaya	29.5	35.0	31.9	34.4	37.9	45.9	54.5	50.0	36.7	38.9
Mizoram	53.9	48.4	54.0	41.7	44.7	50.2	50.0	56.6	52.2	52.4
Nagaland	33.3	27.3	26.2	28.0	30.0	33.6	0.0	32.8	22.2	0.0
Tripura	41.3	41.0	44.0	42.4	44.4	40.7	39.0	38.5	37.0	40.7
EASTERN REGION	41.8	42.8	45.5	48.9	50.8	53.1	53.4	50.7	47.3	47.8
Bihar	39.3	41.6	43.5	46.7	49.1	54.4	55.2	50.7	50.4	52.1
Jharkhand	25.9	29.0	31.7	35.0	37.1	39.7	40.4	40.4	36.3	36.8
Odisha	52.5	51.2	54.4	58.2	61.1	59.8	59.8	56.2	49.6	48.1
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	41.7	41.6	45.2	48.3	49.1	50.0	50.0	49.6	44.5	45.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	46.2	46.7	46.7	50.6	51.6	54.9	56.5	57.5	53.0	52.8
Chhattisgarh	30.0	32.2	32.5	33.0	33.7	31.8	31.1	31.2	29.0	28.9
Madhya Pradesh	50.2	52.2	52.1	53.1	56.1	56.3	61.3	61.8	56.1	58.3
Uttar Pradesh	46.6	46.2	46.5	51.9	52.5	57.3	58.4	59.6	55.2	54.6
Uttarakhand	54.5	60.9	55.5	55.1	57.6	61.3	62.1	60.7	49.6	47.7
WESTERN REGION	49.7	49.0	48.7	52.9	60.6	62.0	62.4	65.8	63.0	59.3
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	49.1	46.6	44.3	46.2	52.2	53.7	54.3	56.3	53.9	59.5
Maharashtra	50.3	51.3	52.9	59.5	68.9	70.3	70.2	75.0	73.1	59.0
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	91.6	95.0	96.6	102.9	105.8	104.8	98.8	92.3	87.2	96.4
Andhra Pradesh	92.9	96.4	100.4	109.8	118.1	116.4	100.7	90.8	86.7	93.5
Karnataka	84.8	84.4	81.3	87.0	85.5	85.0	85.8	81.4	76.9	87.4
Kerala	100.6	108.7	115.4	111.2	110.9	118.1	123.8	115.4	113.2	128.3
Tamil Nadu	100.8	115.1	120.9	128.8	133.5	123.0	106.9	96.6	86.9	93.0
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	66.7	107.3	106.5	120.0	117.6	110.0	100.0	95.6	85.2	80.5
Telangana	-	-	-	-	-	-	102.8	99.1	91.7	98.8
ALL INDIA	56.5	58.6	59.9	63.7	66.2	68.1	68.1	67.4	62.8	65.2

-: Nil/Not Applicable/Negligible.

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI, various issues.