

Appendix Table IV.13: Credit-Deposit Ratio and Investment plus Credit-Deposit Ratio of Scheduled Commercial Banks - Region/State-wise

(Per cent)

Sr. No.	Region/State/Union Territory	Credit-Deposit Ratio					Investment plus Credit-Deposit Ratio @				Investment plus Credit RIDF-Deposit Ratio @	
		March 2008		March 2009		March 2010	March 2008		March 2009		March 2008	
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation
1	2	3	4	5	6	7	8	9	10	11	12	13
	ALL INDIA	74.4	74.4	72.6	72.6	72.7	79.2	79.2	78.7	78.7	80.2	80.2
1	NORTHERN REGION	67.7	70.1	68.9	71.1	74.6	71.4	73.8	73.3	75.5	72.7	75.1
	Haryana	60.1	67.2	61.4	74.0	63.0	63.6	70.7	67.3	80.0	64.7	71.8
	Himachal Pradesh	43.4	51.3	38.6	47.1	41.4	62.7	70.6	60.6	69.1	65.9	73.8
	Jammu & Kashmir	56.4	56.3	47.2	47.3	46.9	68.3	68.3	59.8	60.0	71.6	71.5
	Punjab	67.2	76.1	65.7	65.5	71.1	75.4	84.3	75.0	74.8	76.6	85.6
	Rajasthan	82.4	100.0	80.6	87.5	88.2	95.9	113.6	96.2	103.0	97.8	115.5
	Chandigarh	96.2	95.8	115.0	119.9	131.7	96.2	95.8	115.0	119.9	96.2	95.8
	Delhi	66.9	64.4	68.9	68.8	75.1	66.9	64.4	69.0	68.8	68.0	65.4
2	NORTH-EASTERN REGION	40.7	48.3	36.0	39.2	34.4	50.3	58.0	46.9	50.1	52.5	60.1
	Arunachal Pradesh	31.7	57.7	25.5	33.9	25.1	40.3	66.3	32.0	40.3	48.2	74.2
	Assam	42.4	49.8	38.5	41.5	37.0	50.3	57.8	48.4	51.4	51.9	59.4
	Manipur	48.4	50.3	36.0	37.1	40.6	65.0	66.8	56.5	57.5	65.8	67.6
	Meghalaya	33.2	41.1	28.3	34.6	25.0	42.9	50.8	37.2	43.5	44.8	52.7
	Mizoram	62.9	65.5	57.9	60.2	47.5	83.2	85.9	80.5	82.8	87.3	90.0
	Nagaland	34.0	43.9	30.8	31.6	29.8	56.4	66.3	54.5	55.3	60.6	70.5
	Tripura	36.1	36.8	30.7	31.5	29.2	44.2	45.0	37.8	38.6	46.2	47.0
3	EASTERN REGION	51.5	58.2	48.8	50.8	50.3	59.1	65.7	57.7	59.7	60.1	66.7
	Bihar	28.2	45.0	26.8	26.6	28.6	36.0	52.8	35.0	34.8	37.0	53.8
	Jharkhand	35.3	40.2	32.0	35.7	34.4	38.8	43.6	37.5	41.2	40.2	45.0
	Orissa	56.3	62.4	50.8	55.7	53.2	62.4	68.5	55.3	60.2	63.8	69.9
	Sikkim	46.8	53.7	41.6	53.7	37.1	56.7	63.7	142.7	154.7	58.4	65.4
	West Bengal	62.4	65.8	60.7	62.2	61.3	71.1	74.5	71.1	72.6	71.9	75.3
	Andaman & Nicobar Islands	30.7	75.0	31.7	38.1	36.0	30.7	75.0	31.7	38.1	30.7	75.0
4	CENTRAL REGION	46.1	54.6	44.3	48.7	46.7	53.8	62.2	52.8	57.2	55.1	63.6
	Chhattisgarh	49.8	66.0	46.3	52.3	52.8	53.1	69.3	48.9	54.9	55.0	71.2
	Madhya Pradesh	60.1	65.9	57.4	61.9	59.8	67.5	73.3	66.7	71.2	69.9	75.7
	Uttar Pradesh	43.7	52.6	42.2	46.5	42.6	52.1	61.0	51.5	55.8	53.0	61.9
	Uttaranchal	26.2	31.6	25.3	28.6	33.8	33.6	38.9	32.9	36.3	35.2	40.6
5	WESTERN REGION	88.6	76.0	85.6	77.0	77.8	91.4	78.8	89.5	81.0	91.9	79.3
	Goa	29.4	33.6	26.7	26.6	25.5	34.3	38.4	31.8	31.7	34.3	38.5
	Gujarat	66.5	97.8	63.7	74.6	65.3	74.3	105.6	73.4	84.3	76.4	107.7
	Maharashtra	93.9	73.1	91.2	78.7	81.3	95.8	75.0	94.1	81.6	95.9	75.2
	Dadra & Nagar Haveli	23.9	121.9	18.1	87.7	59.7	23.9	122.0	18.1	87.7	23.9	122.0
	Daman & Diu	15.0	58.2	19.3	49.1	19.8	15.0	58.2	19.3	49.1	15.0	58.2
6	SOUTHERN REGION	89.1	96.8	87.9	94.1	92.2	95.1	102.8	95.5	101.7	96.1	103.8
	Andhra Pradesh	90.4	97.2	96.4	104.9	105.1	99.0	105.7	106.2	114.8	100.8	107.6
	Karnataka	78.1	94.3	77.3	82.8	76.9	81.2	97.3	82.2	87.7	81.7	97.9
	Kerala	63.4	66.4	59.7	61.7	63.6	71.4	74.4	68.8	70.8	72.1	75.0
	Tamil Nadu	114.7	117.0	108.1	115.2	112.6	120.4	122.8	115.5	122.7	121.5	123.9
	Lakshadweep	7.5	14.9	5.4	7.5	7.5	7.5	14.9	5.4	7.5	7.5	14.9
	Puducherry	49.7	50.1	51.4	55.8	56.9	57.1	57.5	64.0	68.4	57.1	57.5

@: Bank's State-wise investment represent their holdings of State-level securities, such as, State Government loans and shares, bonds, debentures, etc. of regional rural banks, co-operative institutions, State electricity boards, municipal corporations, municipalities and port trusts, State financial corporations, housing boards, State industrial development corporations, road transport corporations and other Government and quasi-Government bodies. All-India investment plus credit-deposit ratio is worked out by excluding investments in Central Government and other securities not mentioned above.

Note: 1) Deposits and Credit (as per place of sanction and utilisation) data for 2008 and 2009 are based on BSR-1 and 2 Surveys as on March 31, 2008 and 2009.

2) Deposits and credit data (as per sanction) for 2010 are based on BSR 7 as on March 31,2010.

3) The investment figures are based on BSR-5 survey as on March 31,2008 and March 31,2009.

4) RIDF outstanding data are based on information provided by NABARD.