

**TABLE 144: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION**

(As at End-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012
NORTHERN REGION	54.8	59.5	64.6	69.6	67.7	68.9	74.4	82.5	87.7
Haryana	47.6	51.4	57.4	56.9	60.1	61.4	63.3	71.7	79.4
Himachal Pradesh	29.7	36.3	41.0	42.8	43.4	38.6	42.2	41.6	38.9
Jammu & Kashmir	37.4	46.7	47.2	62.5	56.4	47.2	46.4	38.1	33.8
Punjab	43.1	50.1	56.8	65.6	67.2	65.7	71.5	77.8	80.9
Rajasthan	55.7	68.7	77.3	82.9	82.4	80.6	88.4	90.4	90.9
Chandigarh	105.3	88.9	76.8	95.9	96.2	115.0	131.1	121.6	115.5
Delhi	59.9	62.4	67.4	70.8	66.9	68.9	74.6	86.8	95.6
Ladakh	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	29.8	35.0	40.7	40.7	40.7	36.0	35.5	33.8	34.4
Arunachal Pradesh	16.1	22.0	26.5	28.0	31.7	25.5	27.5	23.7	23.9
Assam	31.8	35.3	42.6	42.8	42.4	38.5	37.8	36.5	37.7
Manipur	31.6	42.4	50.1	55.1	48.4	36.0	42.1	34.8	31.3
Meghalaya	34.6	43.6	48.1	35.7	33.2	28.3	25.6	24.4	25.8
Mizoram	34.8	47.8	51.2	53.8	62.9	57.9	53.2	46.0	38.9
Nagaland	15.0	22.9	22.3	29.1	34.0	30.8	30.3	26.1	27.2
Tripura	25.2	28.6	32.8	35.3	36.1	30.7	30.7	32.2	31.3
EASTERN REGION	41.8	45.5	49.2	54.1	51.5	48.8	50.8	51.4	50.7
Bihar	24.9	27.7	30.3	32.4	28.2	26.8	29.0	29.5	29.7
Jharkhand	26.3	29.6	31.2	32.8	35.3	32.0	35.1	34.4	33.9
Odisha	53.7	61.8	66.0	64.6	56.3	50.8	54.4	52.5	47.3
Sikkim	22.4	29.5	45.3	52.8	46.8	41.6	37.2	37.9	33.1
West Bengal	49.5	52.3	56.3	64.7	62.4	60.7	61.5	63.7	63.8
Andaman & Nicobar Islands	26.1	26.8	29.0	27.7	30.7	31.7	36.5	38.1	38.5
CENTRAL REGION	35.6	40.8	44.2	47.4	46.1	44.3	47.3	46.7	47.2
Chhattisgarh	40.0	43.6	45.5	50.0	49.8	46.3	52.3	52.3	53.6
Madhya Pradesh	46.9	54.7	60.5	61.8	60.1	57.4	60.6	55.6	56.6
Uttar Pradesh	33.1	37.9	41.0	45.1	43.7	42.2	43.3	44.0	44.0
Uttarakhand	21.1	24.3	25.8	26.7	26.2	25.3	33.7	35.4	35.6
WESTERN REGION	72.0	83.5	92.0	90.1	88.6	85.6	79.1	79.5	87.0
Goa	21.7	25.1	23.2	26.2	29.4	26.7	26.5	29.1	28.1
Gujarat	42.2	46.5	55.6	63.7	66.5	63.7	65.3	66.2	70.4
Maharashtra	81.8	94.9	102.2	96.8	93.9	91.2	82.9	83.0	91.8
Dadra & Nagar Haveli	15.6	34.8	49.3	20.6	23.9	18.1	60.0	34.8	30.1
Daman & Diu	11.6	11.5	11.4	15.6	15.0	19.3	20.2	21.3	17.4
SOUTHERN REGION	68.5	78.1	84.4	87.0	89.1	87.9	92.7	94.5	95.5
Andhra Pradesh	65.9	74.8	81.3	87.3	90.4	96.4	105.1	109.7	111.3
Karnataka	63.1	73.8	75.9	76.3	78.1	77.3	77.6	72.7	71.4
Kerala	45.5	54.6	61.4	60.9	63.4	59.7	63.1	73.1	76.4
Tamil Nadu	93.1	101.2	110.5	114.5	114.7	108.1	113.8	115.1	116.9
Lakshadweep	8.0	9.7	11.5	10.2	7.5	5.4	7.3	8.7	9.7
Puducherry	34.5	38.3	45.0	47.9	49.7	51.4	57.2	62.7	71.5
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	58.2	66.0	72.4	75.0	74.4	72.6	73.3	75.6	79.0

**TABLE 144: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (Concl'd.)
(As at End-March)**

(Per cent)

Region/State/Union Territory	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
NORTHERN REGION	88.8	90.6	88.5	83.6	75.0	78.1	84.5	82.9	74.9	74.5
Haryana	76.5	78.1	75.8	69.9	59.1	58.6	61.1	54.8	53.4	54.9
Himachal Pradesh	35.1	35.8	35.3	32.9	29.7	31.1	30.8	30.2	30.9	32.0
Jammu & Kashmir	36.9	40.1	42.2	44.2	39.8	42.9	45.5	45.8	48.5	51.5
Punjab	81.6	79.1	75.1	69.8	69.0	63.5	60.3	57.1	55.0	54.2
Rajasthan	92.6	87.1	86.2	72.4	67.8	76.6	81.4	79.6	77.9	79.0
Chandigarh	127.5	120.0	105.9	97.8	100.7	112.5	111.4	108.5	96.1	89.7
Delhi	97.7	103.7	102.6	100.4	88.3	94.1	107.4	110.2	93.9	93.2
Ladakh	-	-	-	-	-	-	-	36.1	34.9	36.2
NORTH-EASTERN REGION	33.6	34.8	34.5	38.4	36.8	39.3	40.4	41.1	44.1	44.8
Arunachal Pradesh	21.8	23.7	26.8	29.0	24.0	25	23.0	24.9	25.2	24.5
Assam	37.2	37.7	36.7	42.2	40.3	42.6	44.3	43.0	46.7	48.9
Manipur	28.6	33.6	34.0	41.1	38.7	44.6	49.4	57.2	57.7	60.2
Meghalaya	24.0	27.4	25.9	24.8	25.9	27.2	26.9	35.3	37.6	32.0
Mizoram	35.3	37.8	37.8	40.1	36.4	35.8	36.8	36.1	42.0	45.4
Nagaland	28.4	31.0	32.7	34.1	31.5	34.7	35.4	37.5	43.2	43.0
Tripura	32.8	32.4	33.7	35.3	35.9	40.7	41.7	42.5	42.1	41.9
EASTERN REGION	49.4	49.0	46.5	44.9	41.0	41.6	41.4	41.8	41.6	42.4
Bihar	30.5	32.8	33.6	33.4	30.9	32.2	34.7	36.1	40.1	42.5
Jharkhand	32.1	31.8	29.6	29.6	27.1	27.7	27.7	28.5	29.8	30.9
Odisha	46.3	44.6	41.9	40.8	38.1	37.6	38.7	39.5	39.5	40.8
Sikkim	27.2	26.5	25.6	28.0	27.4	26.6	28.4	31.2	35.8	39.3
West Bengal	62.0	61.6	57.8	55.1	50.3	51.1	49.5	49.3	46.5	46.4
Andaman & Nicobar Islands	38.6	39.1	40.1	44.2	38.5	39.4	41.9	41.0	46.3	46.5
CENTRAL REGION	47.6	48.8	48.3	49.3	46.0	47.9	49.5	48.8	48.5	50.5
Chhattisgarh	53.8	59.5	61.6	63.5	62.4	63.2	63.3	62.4	62.7	66.4
Madhya Pradesh	58.2	60.4	54.8	61.2	60.9	65.1	67.9	69.2	67.9	67.5
Uttar Pradesh	44.1	44.6	45.4	44.6	40.0	41.2	42.7	41.5	41.5	43.9
Uttarakhand	34.8	35.6	34.5	34.9	34.3	36.4	37.6	36.5	35.3	35.7
WESTERN REGION	85.5	86.0	87.1	96.0	96.2	98.3	98.1	94.7	86.3	85.9
Goa	28.8	28.7	26.7	27.1	25.7	26.7	26.4	25.1	24.5	24.3
Gujarat	72.8	74.7	72.7	75.4	68.9	75.6	78.8	74.8	69.9	69.9
Maharashtra	89.4	89.8	92.0	102.9	106.0	106.9	105.2	102.0	92.5	91.9
Dadra & Nagar Haveli	37.1	40.8	35.3	35.8	36.5	43.5	56.1	44.7	35.3	35.7
Daman & Diu	19.1	21.9	24.3	22.9	23.5	27.5	26.6	-	-	-
SOUTHERN REGION	97.1	94.9	89.9	89.3	84.2	90.5	90.6	88.0	83.1	84.1
Andhra Pradesh	112.0	111.3	105.3	106.0	101.1	112.6	121.6	125.3	131.5	138.9
Karnataka	71.9	71.0	67.7	70.1	67.0	69.7	69.7	65.2	59.8	60.5
Kerala	73.1	67.7	64.6	62.1	59.8	63.8	65.9	65.0	62.3	61.7
Tamil Nadu	123.3	121.8	119.0	113.7	105.8	113.5	110.3	107.5	101.7	100.9
Lakshadweep	9.9	8.6	9.1	10.5	8.4	8.3	8.1	8.7	7.8	9.6
Puducherry	83.3	77.9	71.5	67.1	63.9	63.8	66.7	64.0	64.8	63.6
Telangana	-	-	101.6	104.5	97.0	107.4	106.3	103.6	93.2	96.8
ALL INDIA	78.8	79.0	77.1	78.4	73.8	76.7	78.3	76.5	71.7	72.1

-: Nil/Not Applicable/Negligible.

Note: Since 2020 figures for Dadra & Nagar Haveli include Daman & Diu as well.

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