

**TABLE 145: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF UTILISATION**

(As at End-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012
NORTHERN REGION	56.8	62.2	67.9	71.2	70.1	71.1	74.9	83.4	89.6
Haryana	59.6	63.2	69.6	68.4	67.2	74.0	76.1	85.6	94.5
Himachal Pradesh	42.7	50.9	53.0	51.1	51.3	47.1	51.0	48.6	45.0
Jammu & Kashmir	41.7	50.9	52.7	60.9	56.3	47.3	47.8	35.7	34.1
Punjab	45.7	49.7	56.3	65.3	76.1	65.5	73.0	92.9	83.2
Rajasthan	62.8	76.5	86.0	90.9	100.0	87.5	96.6	95.8	96.1
Chandigarh	107.0	97.0	85.8	101.1	95.8	119.9	133.7	119.8	114.5
Delhi	57.9	62.5	68.0	69.6	64.4	68.8	70.6	80.8	93.8
Ladakh	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	33.7	44.6	52.3	48.6	48.3	39.2	39.1	36.3	37.8
Arunachal Pradesh	25.2	30.0	41.6	46.0	57.7	33.9	34.4	27.4	28.4
Assam	35.7	41.9	49.1	52.5	49.8	41.5	40.5	38.9	40.3
Manipur	31.8	42.6	51.8	55.6	50.3	37.1	44.8	36.6	33.2
Meghalaya	42.6	85.7	113.9	41.2	41.1	34.6	32.7	29.6	28.2
Mizoram	39.7	59.1	53.7	58.4	65.5	60.2	57.7	49.8	41.9
Nagaland	15.2	23.2	23.2	31.9	43.9	31.6	40.2	27.5	47.6
Tripura	24.7	29.0	33.9	36.2	36.8	31.5	31.6	33.2	31.7
EASTERN REGION	45.2	50.4	55.6	60.6	58.2	50.8	53.5	53.3	52.5
Bihar	26.9	31.4	40.0	49.0	45.0	26.6	29.7	31.6	31.7
Jharkhand	26.9	30.6	31.6	33.3	40.2	35.7	36.8	35.6	34.3
Odisha	58.6	74.7	78.7	72.6	62.4	55.7	58.1	55.7	50.6
Sikkim	23.0	29.3	44.8	51.2	53.7	53.7	49.5	62.4	57.9
West Bengal	53.8	56.8	61.4	68.4	65.8	62.2	64.8	65.1	65.1
Andaman & Nicobar Islands	42.2	43.8	49.2	56.6	75.0	38.1	41.1	39.1	41.6
CENTRAL REGION	39.9	45.8	50.0	52.3	54.6	48.7	51.0	50.9	50.7
Chhattisgarh	44.9	49.9	52.5	58.3	66.0	52.3	55.1	56.1	56.1
Madhya Pradesh	50.1	61.2	67.2	64.6	65.9	61.9	63.7	60.1	60.7
Uttar Pradesh	38.0	42.2	46.3	50.4	52.6	46.5	47.4	48.2	47.4
Uttarakhand	23.4	29.1	30.9	32.1	31.6	28.6	38.2	39.1	39.0
WESTERN REGION	63.2	71.8	78.9	77.3	76.0	77.0	74.7	74.1	80.7
Goa	27.3	30.3	27.6	30.0	33.6	26.6	27.9	31.1	30.1
Gujarat	54.8	60.9	75.3	88.4	97.8	74.6	75.2	74.4	78.1
Maharashtra	66.5	75.9	81.3	76.5	73.1	78.7	75.8	75.0	82.5
Dadra & Nagar Haveli	118.8	110.8	136.7	116.4	121.9	87.7	92.9	56.2	60.5
Daman & Diu	49.8	48.3	45.7	57.1	58.2	49.1	44.7	43.8	33.8
SOUTHERN REGION	72.7	83.9	90.8	96.6	96.8	94.1	94.8	98.3	99.3
Andhra Pradesh	70.9	83.3	86.2	91.2	97.2	104.9	109.7	114.9	119.8
Karnataka	69.0	80.5	93.4	99.8	94.3	82.8	80.4	76.3	74.7
Kerala	47.8	57.5	64.3	63.8	66.4	61.7	64.5	73.8	75.7
Tamil Nadu	96.1	105.4	109.3	118.6	117.0	115.2	113.5	119.4	119.5
Lakshadweep	10.0	23.7	41.6	24.7	14.9	7.5	7.7	8.8	9.6
Puducherry	42.6	43.9	48.7	51.5	50.1	55.8	59.2	63.7	69.9
Telangana	-	-	-	-	-	-	-	-	-
ALL INDIA	58.2	66.0	72.4	75.0	74.4	72.6	73.3	75.6	79.0

**TABLE 145: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF UTILISATION (Concl'd.)
(As at End-March)**

(Per cent)

Region/State/Union Territory	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
NORTHERN REGION	89.5	93.6	91.8	87.4	79.1	81.9	87.1	85.7	78.2	77.7
Haryana	86.0	88.5	85.2	82.6	69.1	67.6	68.0	64.8	59.8	60.7
Himachal Pradesh	41.6	37.8	36.6	33.6	31.1	31.8	31.8	31.2	32.0	33.1
Jammu & Kashmir	37.2	40.4	42.5	44.7	40.4	43.6	46.0	46.2	48.9	52.2
Punjab	78.9	81.3	76.8	71.7	71.2	68.3	62.2	59.4	57.4	56.5
Rajasthan	102.9	91.4	90.1	76.3	71.6	80.7	85.8	83.9	81.9	83.4
Chandigarh	123.1	122.4	110.2	100.0	103.5	115.4	114.1	107.5	99.4	91.4
Delhi	94.9	105.1	105.0	102.9	91.9	96.3	108.6	110.7	96.6	95.6
Ladakh	-	-	-	-	-	-	-	36.6	35.4	36.9
NORTH-EASTERN REGION	35.3	36.6	35.2	39.3	38.2	41.0	41.9	42.2	46.1	46.4
Arunachal Pradesh	38.4	24.8	29.1	29.1	25.1	30.3	23.2	25.3	30.2	25.1
Assam	37.2	39.9	37.2	43.4	42.1	44.0	45.8	44.4	48.1	50.7
Manipur	30.2	34.0	34.5	42.3	39.7	45.1	49.8	59.1	60.1	66.3
Meghalaya	24.6	28.6	26.9	25.2	26.3	30.8	31.0	35.5	37.9	32.3
Mizoram	38.7	40.5	39.9	41.7	37.8	38.2	41.5	36.8	42.2	45.7
Nagaland	33.5	32.5	34.1	34.7	33.1	34.8	35.7	37.9	57.3	43.8
Tripura	35.7	32.5	34.0	35.9	36.5	41.4	42.1	42.8	42.6	43.3
EASTERN REGION	52.2	51.1	48.4	46.8	43.0	44.1	43.3	44.0	43.9	44.7
Bihar	35.0	34.8	34.3	34.5	32.0	34.0	35.4	37.2	41.2	44.2
Jharkhand	35.8	33.0	30.6	30.7	29.1	30.6	28.9	30.4	31.5	32.6
Odisha	50.9	46.2	43.9	43.3	40.5	40.5	41.2	42.2	42.9	43.5
Sikkim	37.5	37.3	37.0	35.2	31.6	29.7	30.3	31.7	36.3	41.8
West Bengal	63.3	63.9	60.3	57.3	52.5	53.8	51.9	51.8	49.2	49.0
Andaman & Nicobar Islands	38.9	38.5	39.3	43.6	42.4	42.7	42.1	44.1	46.5	51.1
CENTRAL REGION	53.6	51.8	51.3	53.2	48.7	50.5	52.1	51.6	51.3	53.1
Chhattisgarh	61.0	61.5	63.4	66.3	65.0	65.9	66.2	65.2	66.8	70.0
Madhya Pradesh	57.4	63.3	57.6	63.5	63.4	67.7	71.0	72.1	70.7	70.4
Uttar Pradesh	53.0	48.0	48.9	49.6	43.0	43.9	45.2	44.3	44.2	46.4
Uttarakhand	37.3	36.7	35.2	35.8	35.3	37.8	38.7	37.8	36.7	37.5
WESTERN REGION	79.9	80.3	80.9	88.3	88.5	90.0	90.4	86.7	78.1	77.5
Goa	29.5	30.2	28.2	29.0	27.6	28.1	27.3	26.3	25.8	25.9
Gujarat	81.5	81.0	79.0	82.4	75.2	82.2	87.6	82.8	79.5	81.7
Maharashtra	80.8	81.3	82.7	91.4	94.0	94.1	93.0	89.4	79.2	77.8
Dadra & Nagar Haveli	60.3	52.9	36.2	40.2	41.5	53.8	67.8	64.7	52.4	51.2
Daman & Diu	34.2	34.0	33.6	29.2	35.3	32.8	29.5	-	-	-
SOUTHERN REGION	99.3	97.4	92.4	92.1	86.6	93.2	94.2	91.6	86.3	87.6
Andhra Pradesh	116.0	115.9	108.3	109.6	104.4	114.1	124.3	128.9	135.2	142.7
Karnataka	76.5	76.5	72.6	75.4	71.2	75.7	75.1	69.9	63.2	64.3
Kerala	74.0	67.8	65.4	63.0	61.2	65.5	67.5	66.2	64.0	63.3
Tamil Nadu	122.2	120.6	117.5	112.4	103.8	110.8	111.6	109.2	103.8	103.7
Lakshadweep	9.9	8.6	9.1	10.5	8.4	7.1	8.2	8.7	7.9	9.6
Puducherry	80.4	80.8	74.4	69.4	66.3	66.8	69.4	66.5	67.2	65.8
Telangana	-	-	107.8	111.5	103.6	115.1	113.1	110.5	99.3	103.4
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.