

**TABLE 153: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS**  
(As at End-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>NORTHERN REGION</b>	<b>42.9</b>	<b>49.7</b>	<b>52.2</b>	<b>54.3</b>	<b>60.4</b>	<b>59.4</b>	<b>65.5</b>	<b>65.7</b>	<b>66.8</b>
Haryana	57.3	61.4	58.0	53.1	60.3	68.2	74.1	69.0	69.4
Himachal Pradesh	25.5	29.1	34.5	38.5	40.5	41.4	41.6	42.6	42.8
Jammu & Kashmir	20.9	21.7	24.1	27.6	33.4	33.7	35.2	35.5	38.8
Punjab	46.3	51.9	54.7	54.7	63.1	62.2	67.0	69.4	74.8
Rajasthan	45.2	55.2	58.9	64.1	68.9	61.4	68.1	71.8	72.3
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	-	-	-	-
<b>NORTH-EASTERN REGION</b>	<b>37.3</b>	<b>41.3</b>	<b>46.4</b>	<b>49.4</b>	<b>49.9</b>	<b>44.5</b>	<b>44.1</b>	<b>45.1</b>	<b>46.8</b>
Arunachal Pradesh	58.9	53.1	46.8	34.6	25.6	18.9	20.1	21.5	17.1
Assam	38.4	44.6	49.8	53.4	52.6	48.3	47.5	48.0	53.7
Manipur	51.6	64.9	74.5	74.5	60.0	41.7	36.6	34.7	27.1
Meghalaya	26.1	24.5	27.0	29.6	30.7	29.5	35.0	31.9	34.4
Mizoram	40.6	55.3	63.8	64.9	63.7	53.9	48.4	54.0	41.7
Nagaland	38.5	46.2	43.8	50.0	47.1	33.3	27.3	26.2	28.0
Tripura	34.1	33.9	40.8	43.7	47.9	41.3	41.0	44.0	42.4
<b>EASTERN REGION</b>	<b>38.4</b>	<b>42.5</b>	<b>44.4</b>	<b>46.9</b>	<b>46.1</b>	<b>41.8</b>	<b>42.8</b>	<b>45.5</b>	<b>48.9</b>
Bihar	29.4	32.8	36.0	40.5	42.0	39.3	41.6	43.5	46.7
Jharkhand	25.7	29.6	30.6	30.4	30.2	25.9	29.0	31.7	35.0
Odisha	58.6	64.4	66.1	66.7	62.0	52.5	51.2	54.4	58.2
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	39.5	43.5	44.6	46.0	44.5	41.7	41.6	45.2	48.3
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
<b>CENTRAL REGION</b>	<b>37.0</b>	<b>41.6</b>	<b>44.5</b>	<b>46.9</b>	<b>47.8</b>	<b>46.2</b>	<b>46.7</b>	<b>46.7</b>	<b>50.6</b>
Chhattisgarh	27.6	30.2	32.6	33.3	31.6	30.0	32.2	32.5	33.0
Madhya Pradesh	42.6	48.1	49.2	51.8	53.4	50.2	52.2	52.1	53.1
Uttar Pradesh	36.5	41.3	44.7	47.3	48.1	46.6	46.2	46.5	51.9
Uttarakhand	33.7	35.8	39.1	40.0	46.6	54.5	60.9	55.5	55.1
<b>WESTERN REGION</b>	<b>45.8</b>	<b>51.0</b>	<b>50.4</b>	<b>52.4</b>	<b>53.4</b>	<b>49.7</b>	<b>49.0</b>	<b>48.7</b>	<b>52.9</b>
Goa	-	-	-	-	-	-	-	-	-
Gujarat	45.5	46.4	50.2	54.1	55.1	49.1	46.6	44.3	46.2
Maharashtra	46.1	55.4	50.5	50.7	51.9	50.3	51.3	52.9	59.5
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
<b>SOUTHERN REGION</b>	<b>80.2</b>	<b>91.5</b>	<b>94.9</b>	<b>97.0</b>	<b>98.4</b>	<b>91.6</b>	<b>95.0</b>	<b>96.6</b>	<b>102.9</b>
Andhra Pradesh	71.8	86.1	89.4	87.6	95.6	92.9	96.4	100.4	109.8
Karnataka	84.2	91.7	94.0	97.9	94.5	84.8	84.4	81.3	87.0
Kerala	94.6	103.9	109.5	117.5	113.3	100.6	108.7	115.4	111.2
Tamil Nadu	85.6	98.9	100.9	106.6	103.0	100.8	115.1	120.9	128.8
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	66.7	107.3	106.5	120.0
Telangana	-	-	-	-	-	-	-	-	-
<b>ALL INDIA</b>	<b>46.8</b>	<b>53.0</b>	<b>55.9</b>	<b>58.7</b>	<b>60.2</b>	<b>56.5</b>	<b>58.6</b>	<b>59.9</b>	<b>63.7</b>

**TABLE 153: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Concl.d.)**  
(As at End-March)

(Per cent)

Region/State/Union Territory	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>NORTHERN REGION</b>	<b>67.3</b>	<b>68.6</b>	<b>70.4</b>	<b>71.8</b>	<b>65.6</b>	<b>68.3</b>	<b>68.2</b>	<b>65.7</b>	<b>66.1</b>	<b>69.7</b>
Haryana	65.4	66.8	70.0	71.3	64.8	65.2	65.5	62.7	60.6	63.9
Himachal Pradesh	43.4	39.3	33.3	35.9	32.5	32.6	36.3	36.4	37.7	38.6
Jammu & Kashmir	39.6	43.6	45.2	47.9	42.4	43.5	47.6	50.6	54.4	58.0
Punjab	79.9	82.2	86.5	86.3	81.3	87.7	82.2	77.3	75.3	77.8
Rajasthan	74.7	75.9	77.1	79.0	71.4	75.5	75.4	72.1	73.4	77.8
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	-	-	128.2	136.4	121.9
<b>NORTH-EASTERN REGION</b>	<b>49.4</b>	<b>49.2</b>	<b>47.4</b>	<b>49.4</b>	<b>45.4</b>	<b>43.8</b>	<b>39.8</b>	<b>37.5</b>	<b>38.3</b>	<b>43.7</b>
Arunachal Pradesh	21.6	18.0	25.0	26.7	24.6	33.3	30.1	22.1	23.9	23.5
Assam	56.4	55.8	53.2	56.0	52.9	46.2	40.8	36.4	38.3	42.7
Manipur	34.6	38.5	50.0	41.9	39.3	33.3	44.4	51.7	49.7	176.1
Meghalaya	37.9	45.9	54.5	50.0	36.7	38.9	32.8	33.6	31.4	29.2
Mizoram	44.7	50.2	50.0	56.6	52.2	52.4	47.4	44.2	49.3	59.2
Nagaland	30.0	33.6	0.0	32.8	22.2	0.0	29.4	29.8	28.2	34.9
Tripura	44.4	40.7	39.0	38.5	37.0	40.7	38.5	38.2	35.7	38.5
<b>EASTERN REGION</b>	<b>50.8</b>	<b>53.1</b>	<b>53.4</b>	<b>50.7</b>	<b>47.3</b>	<b>47.8</b>	<b>47.2</b>	<b>46.4</b>	<b>48.8</b>	<b>50.7</b>
Bihar	49.1	54.4	55.2	50.7	50.4	52.1	52.2	51.6	55.6	53.4
Jharkhand	37.1	39.7	40.4	40.4	36.3	36.8	38.3	40.9	42.2	45.9
Odisha	61.1	59.8	59.8	56.2	49.6	48.1	43.6	41.0	41.3	48.1
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	49.1	50.0	50.0	49.6	44.5	45.0	45.5	44.6	47.4	48.6
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
<b>CENTRAL REGION</b>	<b>51.6</b>	<b>54.9</b>	<b>56.5</b>	<b>57.5</b>	<b>53.0</b>	<b>52.8</b>	<b>55.2</b>	<b>52.8</b>	<b>53.3</b>	<b>52.5</b>
Chhattisgarh	33.7	31.8	31.1	31.2	29.0	28.9	29.0	31.0	35.7	38.3
Madhya Pradesh	56.1	56.3	61.3	61.8	56.1	58.3	54.8	52.5	53.0	57.7
Uttar Pradesh	52.5	57.3	58.4	59.6	55.2	54.6	58.8	56.1	56.1	53.5
Uttarakhand	57.6	61.3	62.1	60.7	49.6	47.7	49.2	44.5	43.3	43.0
<b>WESTERN REGION</b>	<b>60.6</b>	<b>62.0</b>	<b>62.4</b>	<b>65.8</b>	<b>63.0</b>	<b>59.3</b>	<b>62.5</b>	<b>57.7</b>	<b>58.4</b>	<b>60.9</b>
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	52.2	53.7	54.3	56.3	53.9	59.5	61.7	61.5	61.7	62.0
Maharashtra	68.9	70.3	70.2	75.0	73.1	59.0	63.3	54.0	55.4	59.9
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
<b>SOUTHERN REGION</b>	<b>105.8</b>	<b>104.8</b>	<b>98.8</b>	<b>92.3</b>	<b>87.2</b>	<b>96.4</b>	<b>99.7</b>	<b>96.7</b>	<b>100.7</b>	<b>102.7</b>
Andhra Pradesh	118.1	116.4	100.7	90.8	86.7	93.5	100.0	97.0	102.3	113.6
Karnataka	85.5	85.0	85.8	81.4	76.9	87.4	85.9	81.1	84.6	81.4
Kerala	110.9	118.1	123.8	115.4	113.2	128.3	121.1	108.9	101.1	96.8
Tamil Nadu	133.5	123.0	106.9	96.6	86.9	93.0	100.1	98.3	105.6	103.3
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	117.6	110.0	100.0	95.6	85.2	71.4	104.7	84.9	93.4	115.9
Telangana	-	-	102.8	99.1	91.7	98.8	110.6	117.6	128.0	134.9
<b>ALL INDIA</b>	<b>66.2</b>	<b>68.1</b>	<b>68.1</b>	<b>67.4</b>	<b>62.8</b>	<b>65.2</b>	<b>66.7</b>	<b>64.4</b>	<b>71.4</b>	<b>68.1</b>

-: Nil/Not Applicable/Negligible.

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