

Appendix Table II.3: Region/State-wise Credit-Deposit Ratio of Scheduled Commercial Banks

		Credit-Deposit Ratio								Investment+Credit Deposit Ratio @			
Sr. Region/State/ No. Union Territory		1997		1998		1999		2000		1998		1999	
		As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation	As per Sanc- tion	As per Utili- sation
1	2	3	4	5	6	7	8	9	10	11	12	13	
1	NORTHERN REGION	48.4	47.0	48.8	47.5	51.1	49.4	58.0	54.4	53.1	56.0	54.3	
	Haryana	42.5	53.2	42.9	55.1	43.3	54.9	41.4	53.4	65.6	52.5	64.0	
	Himachal Pradesh	21.2	23.7	21.4	25.3	22.7	26.0	22.9	34.8	38.7	33.2	36.5	
	Jammu & Kashmir	25.7	26.0	37.7	35.7	39.6	37.2	40.5	46.8	44.8	47.6	45.2	
	Punjab	38.3	40.3	36.5	38.9	38.8	40.9	39.1	42.9	45.4	44.1	46.1	
	Rajasthan	46.7	50.2	47.2	51.7	46.0	49.3	46.7	65.7	70.2	63.5	66.7	
	Chandigarh	55.7	55.7	57.9	56.2	85.1	81.4	52.6	57.9	56.2	85.1	81.4	
	Delhi	58.6	51.0	58.2	50.7	60.0	52.7	76.9	58.4	51.0	60.2	52.9	
2	NORTH-EASTERN REGION	32.1	36.1	30.4	33.5	28.9	33.7	27.7	50.6	53.7	48.4	53.2	
	Arunachal Pradesh	12.4	17.6	13.3	16.8	14.6	18.5	16.6	21.6	25.0	20.9	24.8	
	Assam	36.3	41.5	33.6	37.8	32.0	38.7	31.5	54.1	58.2	52.2	58.9	
	Manipur	63.7	63.4	58.2	58.6	47.8	47.8	36.4	96.6	97.0	76.7	76.6	
	Meghalaya	15.1	14.1	15.4	15.7	18.1	19.3	15.7	31.8	32.1	35.5	36.7	
	Mizoram	13.8	14.7	23.2	25.2	20.8	23.6	24.3	40.4	42.5	38.0	40.7	
	Nagaland	22.2	29.9	19.0	21.2	15.9	18.1	15.4	51.7	53.9	44.2	46.4	
	Tripura	38.7	39.3	33.8	35.1	30.3	31.1	25.8	49.3	50.6	45.1	45.9	
3	EASTERN REGION	42.8	42.1	40.9	40.4	38.2	38.0	36.8	53.8	53.3	50.1	50.0	
	Bihar	28.9	29.7	28.3	28.7	25.6	27.4	22.5	43.4	43.8	39.1	40.9	
	Orissa	45.9	48.1	47.6	49.4	43.3	44.2	39.8	77.8	79.7	71.4	72.3	
	Sikkim	17.4	18.1	21.3	18.0	20.9	18.8	13.8	43.7	40.4	42.9	40.8	
	West Bengal	50.8	48.6	47.2	45.7	44.9	43.4	45.2	55.4	53.9	52.7	51.2	
	Andaman & Nicobar Islands	13.7	15.4	15.1	16.5	16.0	22.3	16.8	15.1	16.5	16.0	22.3	
4	CENTRAL REGION	37.5	40.7	35.8	39.2	33.7	36.8	33.4	48.3	51.7	45.4	48.6	
	Madhya Pradesh	52.5	56.4	52.8	56.7	48.8	52.2	49.2	66.7	70.6	61.9	65.3	
	Uttar Pradesh	31.9	34.7	29.5	32.7	28.0	31.1	27.5	41.5	44.7	39.3	42.3	
5	WESTERN REGION	67.2	66.2	66.5	65.0	68.0	67.0	74.1	71.0	69.4	71.8	70.9	
	Goa	24.6	25.4	24.7	25.6	24.0	26.3	24.2	26.1	27.0	26.9	28.7	
	Gujarat	48.2	52.3	49.0	53.8	48.8	54.2	49.8	56.1	60.8	54.6	60.0	
	Maharashtra	74.4	71.8	73.4	69.8	75.8	72.6	83.8	77.2	73.6	79.1	75.9	
	Dadra & Nagar Haveli	17.7	89.9	22.4	127.6	22.0	103.3	21.7	22.4	127.6	22.0	103.3	
	Daman & Diu	20.1	45.1	21.3	69.9	18.7	94.6	15.8	23.8	72.4	18.7	94.6	
6	SOUTHERN REGION	74.5	75.3	71.1	72.0	68.2	68.7	65.8	80.3	81.3	77.3	77.8	
	Andhra Pradesh	76.2	77.4	71.1	72.4	67.9	69.1	63.8	83.4	84.7	81.3	82.5	
	Karnataka	70.9	72.2	68.4	70.3	65.4	66.7	61.0	75.6	77.4	72.6	73.8	
	Kerala	45.4	45.7	44.2	44.7	41.7	41.8	42.3	54.6	55.2	50.7	50.8	
	Tamil Nadu	97.3	97.3	92.6	92.6	90.7	90.3	88.0	100.6	100.7	98.2	97.7	
	Lakshadweep	8.3	9.4	7.8	9.8	8.0	9.6	7.7	7.8	9.8	8.0	9.6	
	Pondicherry	39.6	53.0	36.5	48.3	35.4	41.4	32.8	36.6	48.3	35.4	41.4	
	ALL INDIA	56.8	56.8	55.3	55.3	54.8	54.8	57.1	63.6	63.6	62.5	62.5	

Notes: 1. @ State-wise investment figures pertain to investments by scheduled commercial banks in the respective States only. All India investment + credit-deposit ratio is worked out by excluding investments in Central Government and other approved securities.

2. Deposits and Credit (as per place of sanction and utilisation) data for 1997,1998 and 1999 are based on BSR-1 and 2 surveys as on 31st March.

3. The investment figures are based on BSR-5 survey as on 31st March.

4. For March 1999, deposits data exclude Resurgent India Bonds (Rs. 17,945 crore).

5. C-D ratio for 2000 are based on BSR-7 surveys as on 31st March 2000.