

Appendix Table II.4: Region/State-wise Credit-Deposit Ratio and Investment *plus* Credit-Deposit Ratio of Scheduled Commercial Banks

(Per cent)

Sr. No.	Region/State/ Union Territory	Credit-Deposit Ratio						Investment <i>plus</i> Credit-Deposit Ratio @				
		1998		1999		2000		1999		2000		
		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 Utili-sation
1	2	3	4	5	6	7	8	9	10	11	12	13
1	NORTHERN REGION	48.8	47.5	51.1	49.4	51.1	49.6	63.1	56.0	54.3	56.3	54.8
	Haryana	42.9	55.1	43.3	54.9	42.4	53.4	41.7	52.5	64.0	51.6	62.6
	Himachal Pradesh	21.4	25.3	22.7	26.0	23.8	26.8	22.6	33.2	36.5	37.0	40.1
	Jammu & Kashmir	37.7	35.7	39.6	37.2	33.5	30.9	38.3	47.6	45.2	40.8	38.2
	Punjab	36.5	38.9	38.8	40.9	39.4	40.9	41.4	44.1	46.1	45.3	46.8
	Rajasthan	47.2	51.7	46.0	49.3	46.7	50.1	48.2	63.5	66.7	65.3	68.7
	Chandigarh	57.9	56.2	85.1	81.4	82.0	79.5	96.7	85.1	81.4	82.0	79.5
	Delhi	58.2	50.7	60.0	52.7	60.5	53.7	82.9	60.2	52.9	60.7	53.9
2	NORTH-EASTERN REGION	30.4	33.5	28.9	33.7	28.1	30.6	28.1	48.4	53.2	46.4	48.9
	Arunachal Pradesh	13.3	16.8	14.6	18.5	15.7	22.3	17.3	20.9	24.8	22.0	28.6
	Assam	33.6	37.8	32.0	38.7	32.0	35.5	32.4	52.2	58.9	50.3	53.8
	Manipur	58.2	58.6	47.8	47.8	37.4	37.9	38.9	76.7	76.6	64.9	65.3
	Meghalaya	15.4	15.7	18.1	19.3	16.3	16.3	16.8	35.5	36.7	33.4	33.4
	Mizoram	23.2	25.2	20.8	23.6	23.3	26.0	25.5	38.0	40.7	44.0	46.7
	Nagaland	19.0	21.2	15.9	18.1	15.3	15.6	13.9	44.2	46.4	45.3	45.5
	Tripura	33.8	35.1	30.3	31.1	25.7	25.7	23.0	45.1	45.9	39.2	39.2
3	EASTERN REGION	40.9	40.4	38.2	38.0	37.0	37.2	36.9	50.1	50.0	48.1	48.3
	Bihar	28.3	28.7	25.6	27.4	22.5	23.2	21.3	39.1	40.9	33.5	34.3
	Orissa	47.6	49.4	43.3	44.2	41.5	42.8	41.5	71.4	72.3	67.9	69.1
	Sikkim	21.3	18.0	20.9	18.8	15.1	15.2	15.6	42.9	40.8	34.8	35.0
	West Bengal	47.2	45.7	44.9	43.4	45.5	44.9	44.1	52.7	51.2	53.3	52.8
	Andaman & Nicobar Islands	15.1	16.5	16.0	22.3	16.8	27.6	18.6	16.0	22.3	16.8	27.6
	Jharkhand	—	—	—	—	—	—	28.4	—	—	—	—
4	CENTRAL REGION	35.8	39.2	33.7	36.8	33.9	36.8	33.4	45.4	48.6	45.6	48.5
	Madhya Pradesh	52.8	56.7	48.8	52.2	49.1	52.5	48.3	61.9	65.3	62.3	65.8
	Uttar Pradesh	29.5	32.7	28.0	31.1	28.2	30.9	28.8	39.3	42.3	39.4	42.1
	Uttaranchal	—	—	—	—	—	—	23.0	—	—	—	—
	Chhattisgarh	—	—	—	—	—	—	39.8	—	—	—	—
5	WESTERN REGION	66.5	65.0	68.0	67.0	75.4	74.6	75.0	71.8	70.9	79.5	78.6
	Goa	24.7	25.6	24.0	26.3	23.8	25.4	22.8	26.9	28.7	26.6	28.1
	Gujarat	49.0	53.8	48.8	54.2	49.0	53.6	49.4	54.6	60.0	54.9	59.4
	Maharashtra	73.4	69.8	75.8	72.6	86.4	83.4	85.4	79.1	75.9	89.9	86.9
	Dadra & Nagar Haveli	22.4	127.6	22.0	103.3	18.8	135.6	16.5	22.0	103.3	18.8	135.6
	Daman & Diu	21.3	69.9	18.7	94.6	15.7	87.6	14.1	18.7	94.6	15.7	97.6
6	SOUTHERN REGION	71.1	72.0	68.2	68.7	66.2	66.8	65.8	77.3	77.8	74.9	75.5
	Andhra Pradesh	71.1	72.4	67.9	69.1	64.2	65.5	63.3	81.3	82.5	77.2	78.4
	Karnataka	68.4	70.3	65.4	66.7	63.3	65.5	59.3	72.6	73.8	70.0	72.1
	Kerala	44.2	44.7	41.7	41.8	41.5	41.7	43.1	50.7	50.8	50.3	50.4

Tamil Nadu	92.6	92.6	90.7	90.3	88.6	87.5	90.6	98.2	97.7	95.6	94.5
Lakshadweep	7.8	9.8	8.0	9.6	7.4	9.1	9.7	8.0	9.6	7.4	9.1
Pondicherry	36.5	48.3	35.4	41.4	33.6	38.7	33.4	36.4	41.4	33.6	38.7
ALL INDIA	55.3	55.3	54.8	54.8	56.0	56.0	58.5	62.5	62.5	63.6	63.6

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

Notes: 1. Deposits and Credit (as per place of sanction and utilisation) data for 1998,1999 and 2000 are based on BSR-1 and 2 surveys as on 31st March.

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

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

4. CD-ratio for 2001 are based on BSR-7 survey as on 31st March 2001.