

**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 @				
		1999		2000		2001		2000		2001		
		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
<b>1</b>	<b>NORTHERN REGION</b>	<b>51.1</b>	<b>49.4</b>	<b>51.1</b>	<b>49.6</b>	<b>54.7</b>	<b>52.5</b>	<b>66.3</b>	<b>56.3</b>	<b>54.8</b>	<b>59.9</b>	<b>57.7</b>
	Haryana	43.3	54.9	42.4	53.4	41.0	54.0	43.3	51.6	62.6	49.8	62.8
	Himachal Pradesh	22.7	26.0	23.8	26.8	21.3	25.7	23.0	37.0	40.1	35.5	39.9
	Jammu & Kashmir	39.6	37.2	33.5	30.9	34.5	33.5	35.9	40.8	38.2	42.7	41.8
	Punjab	38.8	40.9	39.4	40.9	41.1	42.3	42.3	45.3	46.8	47.0	48.2
	Rajasthan	46.0	49.3	46.7	50.1	46.6	49.6	48.9	65.3	68.7	65.4	68.4
	Chandigarh	85.1	81.4	82.0	79.5	99.4	99.3	112.3	82.0	79.5	99.4	99.3
	Delhi	60.0	52.7	60.5	53.7	66.1	57.6	88.1	60.7	53.9	66.3	57.8
<b>2</b>	<b>NORTH-EASTERN REGION</b>	<b>28.9</b>	<b>33.7</b>	<b>28.1</b>	<b>30.6</b>	<b>27.6</b>	<b>32.0</b>	<b>26.9</b>	<b>46.4</b>	<b>48.9</b>	<b>44.9</b>	<b>49.3</b>
	Arunachal Pradesh	14.6	18.5	15.7	22.3	14.5	22.1	15.7	22.0	28.6	24.3	31.8
	Assam	32.0	38.7	32.0	35.5	32.1	38.1	31.4	50.3	53.8	48.9	55.0
	Manipur	47.8	47.8	37.4	37.9	40.1	40.7	25.5	64.9	65.3	72.2	72.8
	Meghalaya	18.1	19.3	16.3	16.3	17.1	17.3	18.0	33.4	33.4	33.0	33.3
	Mizoram	20.8	23.6	23.3	26.0	24.1	29.0	25.9	44.0	46.7	43.8	48.7
	Nagaland	15.9	18.1	15.3	15.6	12.4	13.6	12.5	45.3	45.5	42.1	43.3
	Tripura	30.3	31.1	25.7	25.7	21.7	21.7	22.3	39.2	39.2	34.2	34.2
<b>3</b>	<b>EASTERN REGION</b>	<b>38.2</b>	<b>38.0</b>	<b>37.0</b>	<b>37.2</b>	<b>36.7</b>	<b>36.6</b>	<b>37.4</b>	<b>48.1</b>	<b>48.3</b>	<b>47.7</b>	<b>47.6</b>
	Bihar	25.6	27.4	22.5	23.2	20.7	20.7	21.3	33.5	34.3	37.6	37.6
	Jharkhand	—	—	—	—	28.0	30.6	24.9	—	—	28.7	31.2
	Orissa	43.3	44.2	41.5	42.8	40.2	41.6	42.4	67.9	69.1	65.8	67.1
	Sikkim	20.9	18.8	15.1	15.2	14.4	14.5	16.0	34.8	35.0	31.7	31.7
	West Bengal	44.9	43.4	45.5	44.9	44.5	43.4	45.8	53.3	52.8	52.4	51.2
	Andaman & Nicobar Islands	16.0	22.3	16.8	27.6	16.3	27.5	18.6	16.8	27.6	16.3	27.5
<b>4</b>	<b>CENTRAL REGION</b>	<b>33.7</b>	<b>36.8</b>	<b>33.9</b>	<b>36.8</b>	<b>32.7</b>	<b>36.9</b>	<b>33.6</b>	<b>45.6</b>	<b>48.5</b>	<b>43.9</b>	<b>48.1</b>
	Chhattisgarh	—	—	—	—	38.5	49.9	43.9	—	—	39.4	50.8
	Madhya Pradesh	48.8	52.2	49.1	52.5	47.6	52.5	46.5	62.3	65.8	62.7	67.5
	Uttar Pradesh	28.0	31.1	28.2	30.9	28.3	31.9	29.4	39.4	42.1	40.3	43.9
	Uttaranchal	—	—	—	—	21.7	23.9	23.3	—	—	21.8	24.0
<b>5</b>	<b>WESTERN REGION</b>	<b>68.0</b>	<b>67.0</b>	<b>75.4</b>	<b>74.6</b>	<b>75.5</b>	<b>74.8</b>	<b>89.6</b>	<b>79.5</b>	<b>78.6</b>	<b>79.9</b>	<b>79.2</b>
	Goa	24.0	26.3	23.8	25.4	26.1	27.3	24.9	26.6	28.1	29.5	30.7
	Gujarat	48.8	54.2	49.0	53.5	48.5	53.6	45.1	54.9	59.4	55.1	60.2
	Maharashtra	75.8	72.6	86.4	83.4	86.4	83.5	107.1	89.9	86.9	90.1	87.2
	Dadra & Nagar Haveli	22.0	103.3	18.8	135.6	14.3	135.2	22.1	18.8	135.6	14.3	135.2
	Daman & Diu	18.7	94.6	15.7	87.6	13.3	75.3	9.9	15.7	87.6	13.3	75.3
<b>6</b>	<b>SOUTHERN REGION</b>	<b>68.2</b>	<b>68.7</b>	<b>66.2</b>	<b>66.8</b>	<b>66.6</b>	<b>66.8</b>	<b>63.7</b>	<b>74.9</b>	<b>75.5</b>	<b>75.2</b>	<b>75.3</b>
	Andhra Pradesh	67.9	69.1	64.2	65.5	64.5	64.9	61.6	77.2	78.4	77.2	77.6
	Karnataka	65.4	66.7	63.3	65.5	61.0	61.8	59.8	70.0	72.1	67.6	68.5
	Kerala	41.7	41.8	41.5	41.7	43.3	42.3	42.8	50.3	50.4	51.7	50.8
	Tamil Nadu	90.7	90.3	88.6	87.5	90.6	90.6	84.3	95.6	94.5	97.6	97.5
	Lakshadweep	8.0	9.6	7.4	9.1	10.4	11.8	8.4	7.4	9.1	10.4	11.8
	Pondicherry	35.4	41.4	33.6	38.7	33.5	35.8	31.2	33.6	38.7	33.5	35.8
	<b>ALL INDIA</b>	<b>54.8</b>	<b>54.8</b>	<b>56.0</b>	<b>56.0</b>	<b>56.7</b>	<b>56.7</b>	<b>62.3</b>	<b>63.6</b>	<b>63.6</b>	<b>64.3</b>	<b>64.3</b>

@ Banks' State-wise investment represent their holdings of state government loan and shares, bonds, debentures etc. of Regional Rural Banks, Co-operative Institutions, State Electricity Boards, Municipal Corporation, Municipality and Port Trusts, State Financial Corporations, Housing Board, State Industrial Development Corporations, Road Transport Corporations and other Govt. and quasi-Govt. bodies.

All India investment *plus* credit-deposit ratio is worked out by excluding investments in Central Government and other approved securities.

— Not applicable.

Notes:

1. Deposits and Credit (as per place of sanction and utilisation) data for 1999, 2000 and 2001 are based on BSR-1 and 2 surveys as on 31<sup>st</sup> March.

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

3. CD-ratio for 2002 are based on BSR-7 survey as on 31<sup>st</sup> March 2002.