

Appendix Table III.9: Region/State-wise Credit-Deposit Ratio and Investment plus Credit-Deposit Ratio of Scheduled Commercial Banks

(Per cent)

Sr. Region/State/ No. Union Territory	Credit-Deposit Ratio						Investment <i>plus</i> Credit- Deposit Ratio @					
	2000		2001		2002		2001		2002			
	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	51.1	49.6	54.7	52.5	56.2	55.0	57.1	59.9	57.7	61.2	60.0	
Haryana	42.4	53.4	41.0	54.0	43.7	55.0	43.6	49.8	62.8	51.9	63.1	
Himachal Pradesh	23.8	26.8	21.3	25.7	23.4	32.5	24.7	35.5	39.9	36.3	45.4	
Jammu & Kashmir	33.5	30.9	34.5	33.5	36.8	40.9	37.9	42.7	41.8	46.0	50.1	
Punjab	39.4	40.9	41.1	42.3	41.8	43.9	41.6	47.0	48.2	47.0	49.2	
Rajasthan	46.7	50.1	46.6	49.6	48.4	55.4	51.1	65.4	68.4	67.3	74.3	
Chandigarh	82.0	79.5	99.4	99.3	102.8	102.3	110.4	99.4	99.3	102.8	102.3	
Delhi	60.5	53.7	66.1	57.6	67.6	59.1	67.8	66.3	57.8	67.7	59.2	
2 NORTH-EASTERN REGION	28.1	30.6	27.6	32.0	27.2	53.2	26.8	44.9	49.3	45.2	71.2	
Arunachal Pradesh	15.7	22.3	14.5	22.1	15.8	27.4	17.0	24.3	31.8	22.7	34.3	
Assam	32.0	35.5	32.1	38.1	31.7	70.3	28.6	48.9	55.0	49.3	87.9	
Manipur	37.4	37.9	40.1	40.7	26.4	27.3	28.0	72.2	72.8	58.9	59.8	
Meghalaya	16.3	16.3	17.1	17.3	18.3	24.3	28.8	33.0	33.3	34.0	40.0	
Mizoram	23.3	26.0	24.1	29.0	26.4	36.2	26.4	43.8	48.7	48.5	58.4	
Nagaland	15.3	15.6	12.4	13.6	12.8	18.1	13.1	42.1	43.3	48.1	53.3	
Tripura	25.7	25.7	21.7	21.7	21.5	21.6	25.6	34.2	34.2	33.6	33.7	
3 EASTERN REGION	37.0	37.2	36.7	36.6	37.6	41.4	40.2	47.7	47.6	48.6	52.4	
Bihar	22.5	23.2	20.7	20.7	21.3	21.9	23.4	37.6	37.6	38.3	38.9	
Jharkhand	—	—	28.0	30.6	25.1	31.0	27.3	28.7	31.2	27.1	33.0	
Orissa	41.5	42.8	40.2	41.6	44.5	51.4	46.2	65.8	67.1	68.2	75.1	
Sikkim	15.1	15.2	14.4	14.5	16.0	22.5	17.2	31.7	31.7	29.9	36.4	
West Bengal	45.5	44.9	44.5	43.4	45.8	49.2	48.2	52.4	51.2	53.7	57.2	
Andaman & Nicobar Islands	16.8	27.6	16.3	27.5	18.5	57.2	21.0	16.3	27.5	18.5	57.2	
4 CENTRAL REGION	33.9	36.8	32.7	36.9	33.9	38.4	33.5	43.9	48.1	44.8	49.3	
Chhatisgarh	—	—	38.5	49.9	44.0	54.2	39.1	39.4	50.8	46.6	56.8	
Madhya Pradesh	49.1	52.5	47.6	52.5	46.6	50.3	46.6	62.7	67.5	60.5	64.3	
Uttar Pradesh	28.2	30.9	28.3	31.9	29.9	34.3	30.4	40.3	43.9	41.7	46.1	
Uttaranchal	—	—	21.7	23.9	23.7	26.0	19.1	21.8	24.0	25.3	27.6	
5 WESTERN REGION	75.4	74.6	75.5	74.8	79.7	71.3	80.8	79.9	79.2	83.5	75.1	
Goa	23.8	25.4	26.1	27.3	25.3	28.2	23.2	29.5	30.7	29.2	32.1	
Gujarat	49.0	53.5	48.5	53.6	44.1	54.7	45.2	55.1	60.2	50.9	61.5	
Maharashtra	86.4	83.4	86.4	83.5	92.3	77.5	93.2	90.1	87.2	95.3	80.5	
Dadra & Nagar Haveli	18.8	135.6	14.3	135.2	20.9	189.0	23.5	14.3	135.2	20.9	189.0	
Daman & Diu	15.7	87.6	13.3	75.3	9.9	79.4	9.0	13.3	75.3	9.9	79.4	
6 SOUTHERN REGION	66.2	66.8	66.6	66.8	64.6	68.9	65.0	75.2	75.3	72.9	77.1	
Andhra Pradesh	64.2	65.5	64.5	64.9	61.9	67.7	62.6	77.2	77.6	74.0	79.7	
Karnataka	63.3	65.5	61.0	61.8	61.6	68.9	60.9	67.6	68.5	68.4	75.7	
Kerala	41.5	41.7	43.3	42.3	43.3	43.7	43.3	51.7	50.8	51.3	51.7	
Tamil Nadu	88.6	87.5	90.6	90.6	85.4	88.5	86.5	97.6	97.5	91.9	95.1	
Lakshadweep	7.4	9.1	10.4	11.8	7.9	9.6	5.1	10.4	11.8	7.9	9.6	
Pondicherry	33.6	38.7	33.5	35.8	32.3	39.2	32.2	33.5	35.8	32.3	39.2	
ALL INDIA	56.0	56.0	56.7	56.7	58.4	58.4	59.4	64.3	64.3	65.6	65.6	

@ Banks' State-wise investment represent their holdings of state-level securities, such as, State Government loans and shares, bonds, debentures, etc. of Regional Rural Banks, Co-operative institutions, State Electricity Boards, Municipal Corporations, Municipalities and Port Trusts, State Financial Corporations, Housing Boards, State Industrial Development Corporations, Road Transport Corporations and other Government and quasi-Government bodies.

All-India investment *plus* credit-deposit ratio is worked out by excluding investments in Central Government and other securities not mentioned above.

— Not applicable.

Notes:

1. Deposits and credit (as per place of sanction and utilisation) data for 2000, 2001 and 2002 are based on BSR-1 and 2 surveys as on March 31.

2. The investment figures are based on BSR-5 survey as on March 31.
3. CD-ratio for 2003 are based on BSR-7 survey as on March 31, 2003.