

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

(Per cent)

Sr. No.	Region / State	Credit-Deposit Ratio				
		March 2011		March 2012		March 2013
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction
1	2	3	4	5	6	7
	ALL-INDIA	75.6	75.6	79.0	79.0	78.1
1	NORTHERN REGION	82.5	83.4	87.7	89.6	88.5
	Haryana	71.7	85.6	79.4	94.5	76.1
	Himachal Pradesh	41.6	48.6	38.9	45.0	34.6
	Jammu & Kashmir	38.1	35.7	33.8	34.1	36.7
	Punjab	77.8	92.9	80.9	83.2	81.0
	Rajasthan	90.4	95.8	90.9	96.1	92.2
	Chandigarh	121.6	119.8	115.5	114.5	125.9
	Delhi	86.8	80.8	95.6	93.8	97.6
2	NORTH-EASTERN REGION	33.8	36.3	34.4	37.8	33.1
	Arunachal Pradesh	23.7	27.4	23.9	28.4	21.2
	Assam	36.5	38.9	37.7	40.3	36.8
	Manipur	34.8	36.6	31.3	33.2	27.4
	Meghalaya	24.4	29.6	25.8	28.2	23.4
	Mizoram	46.0	49.8	38.9	41.9	35.2
	Nagaland	26.1	27.5	27.2	47.6	27.9
	Tripura	32.2	33.2	31.3	31.7	32.5
3	EASTERN REGION	51.4	53.3	50.7	52.5	49.0
	Bihar	29.5	31.6	29.7	31.7	30.1
	Jharkhand	34.4	35.6	33.9	34.3	31.6
	Odisha	52.5	55.7	47.3	50.6	46.1
	Sikkim	37.9	62.4	33.1	57.9	27.0
	West Bengal	63.7	65.1	63.8	65.1	61.6
	Andaman & Nicobar Islands	38.1	39.1	38.5	41.6	38.1
4	CENTRAL REGION	46.7	50.9	47.2	50.7	47.1
	Chhattisgarh	52.3	56.1	53.6	56.1	53.1
	Madhya Pradesh	55.6	60.1	56.6	60.7	57.7
	Uttar Pradesh	44.0	48.2	44.0	47.4	43.6
	Uttarakhand	35.4	39.1	35.6	39.0	34.8
5	WESTERN REGION	79.5	74.1	87.0	80.7	84.4
	Goa	29.1	31.1	28.1	30.1	28.2
	Gujarat	66.2	74.4	70.4	78.1	72.2
	Maharashtra	83.0	75.0	91.8	82.5	88.3
	Dadra & Nagar Haveli	34.8	56.2	30.1	60.5	38.1
	Daman & Diu	21.3	43.8	17.4	33.8	19.6
6	SOUTHERN REGION	94.5	98.3	95.5	99.3	96.4
	Andhra Pradesh	109.7	114.9	111.3	119.8	109.9
	Karnataka	72.7	76.3	71.4	74.7	71.4
	Kerala	73.1	73.8	76.4	75.7	73.3
	Tamil Nadu	115.1	119.4	116.9	119.5	123.0
	Lakshadweep	8.7	8.8	9.7	9.6	9.8
	Puducherry	62.7	63.7	71.5	69.9	83.1

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

(Per cent)

Sr. No.	Region / State	Investment plus Credit-Deposit Ratio @				Investment plus Credit plus RIDF-Deposit Ratio @			
		March 2011		March 2012		March 2011		March 2012	
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	As per Utilisation
1	2	8	9	10	11	12	13	14	15
	ALL-INDIA	81.2	81.2	85.2	85.2	82.4	82.4	86.4	86.4
1	NORTHERN REGION	87.2	88.1	92.9	94.8	89.4	90.4	94.9	96.8
	Haryana	78.5	92.4	88.0	103.1	79.3	93.2	88.8	104.0
	Himachal Pradesh	58.0	65.0	54.4	60.6	61.1	68.2	57.8	63.9
	Jammu & Kashmir	48.4	46.1	45.3	45.5	52.4	50.0	49.1	49.4
	Punjab	88.5	103.6	92.6	94.9	89.7	104.7	93.8	96.1
	Rajasthan	105.8	111.2	105.3	110.5	108.0	113.4	107.9	113.1
	Chandigarh	121.6	119.8	115.5	114.5	121.6	119.8	115.5	114.5
	Delhi	86.8	80.8	95.6	93.8	89.6	83.6	97.8	96.0
2	NORTH-EASTERN REGION	42.6	45.1	42.4	45.8	44.4	47.0	44.5	47.9
	Arunachal Pradesh	28.2	31.9	28.0	32.5	34.1	37.8	34.4	38.8
	Assam	43.8	46.2	44.1	46.7	45.2	47.6	45.4	48.0
	Manipur	54.9	56.7	49.8	51.6	55.4	57.2	52.1	54.0
	Meghalaya	32.1	37.3	32.8	35.2	34.2	39.3	35.1	37.5
	Mizoram	64.9	68.6	53.6	56.6	68.4	72.2	58.2	61.2
	Nagaland	48.0	49.4	50.5	70.9	48.0	49.4	54.5	74.9
	Tripura	40.0	41.0	38.3	38.7	43.2	44.2	41.6	42.0
3	EASTERN REGION	59.2	61.1	58.5	60.3	60.4	62.4	59.9	61.6
	Bihar	36.9	39.0	36.5	38.5	38.4	40.5	38.3	40.3
	Jharkhand	40.9	42.0	39.7	40.1	42.8	44.0	41.9	42.3
	Odisha	54.9	58.0	49.1	52.4	56.8	60.0	51.3	54.6
	Sikkim	51.0	75.4	43.7	68.6	55.0	79.5	47.6	72.4
	West Bengal	73.6	75.0	74.5	75.7	74.4	75.8	75.3	76.5
	Andaman & Nicobar Islands	38.1	39.1	38.5	41.6	38.1	39.1	38.5	41.6
4	CENTRAL REGION	53.2	57.4	54.5	58.0	54.5	58.8	56.0	59.5
	Chhattisgarh	52.6	56.4	55.7	58.2	53.5	57.3	56.5	59.0
	Madhya Pradesh	63.3	67.8	64.5	68.6	65.1	69.6	66.6	70.7
	Uttar Pradesh	50.7	55.0	51.7	55.1	51.8	56.1	53.0	56.4
	Uttarakhand	44.3	48.0	44.7	48.1	46.1	49.8	46.8	50.2
5	WESTERN REGION	83.0	77.6	91.2	84.9	83.4	78.0	91.7	85.4
	Goa	29.6	31.6	33.1	35.1	30.3	32.2	33.9	36.0
	Gujarat	76.1	84.3	81.6	89.3	77.7	85.9	83.1	90.8
	Maharashtra	85.5	77.5	94.7	85.3	85.7	77.6	94.9	85.6
	Dadra & Nagar Haveli	34.8	56.2	30.1	60.5	34.8	56.2	30.1	60.5
	Daman & Diu	21.3	43.8	17.4	33.8	21.3	43.8	17.4	33.8
6	SOUTHERN REGION	102.2	106.0	103.9	107.7	103.2	107.0	104.9	108.7
	Andhra Pradesh	120.3	125.5	122.2	130.7	121.8	127.0	123.6	132.1
	Karnataka	76.8	80.4	75.6	79.0	77.5	81.1	76.3	79.7
	Kerala	81.5	82.2	86.7	86.1	82.2	83.0	87.5	86.9
	Tamil Nadu	123.5	127.7	126.1	128.7	124.5	128.7	127.1	129.7
	Lakshadweep	8.7	8.8	9.7	9.6	8.7	8.8	9.7	9.6
	Puducherry	77.1	78.1	85.7	84.0	78.2	79.2	87.4	85.7

@: 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 investments plus credit-deposit ratio is worked out by excluding investments in Central Government and other securities not mentioned above.

Notes: 1. Deposits and Credit (as per place of sanction and utilisation) data for 2011 and 2012 are based on BSR-1 and 2 Surveys as on March 31.

2. Deposits and Credit data (as per sanction) for March 2013 are based on BSR 7.

3. The Investment figures are based on BSR-5 survey as on March 31, 2011 and March 31, 2012.

4. State-wise RIDF outstanding data are based on information provided by NABARD.