

Appendix Table - II.7 : Region/State-wise Credit-Deposit Ratio and Investment + Credit Deposit Ratio of Scheduled Commercial Banks  
(per cent)

| Sr. No. | Region/State/<br>Union Territory | Credit-Deposit Ratio |                         |                      |                         | Investment + Credit Deposit Ratio @ |                         |                      |                         |
|---------|----------------------------------|----------------------|-------------------------|----------------------|-------------------------|-------------------------------------|-------------------------|----------------------|-------------------------|
|         |                                  | 1995                 | 1996                    | 1997                 | 1998                    | 1995                                | 1996                    |                      |                         |
|         |                                  | As per Sanc-<br>tion | As per Utili-<br>sation | As per Sanc-<br>tion | As per Utili-<br>sation | As per Sanc-<br>tion                | As per Utili-<br>sation | As per Sanc-<br>tion | As per Utili-<br>sation |
| 1       | 2                                | 3                    | 4                       | 5                    | 6                       | 7                                   | 8                       | 9                    | 10                      |
| 1       | NORTHERN REGION                  | 48.6                 | 47.5                    | 60.8                 | 53.9                    | 51.0                                | 54.5                    | 53.4                 | 66.5                    |
|         | Haryana                          | 45.5                 | 56.0                    | 46.0                 | 42.7                    | 42.9                                | 57.0                    | 67.5                 | 56.5                    |
|         | Himachal Pradesh                 | 26.0                 | 29.7                    | 25.8                 | 23.4                    | 21.6                                | 38.4                    | 42.1                 | 37.8                    |
|         | Jammu & Kashmir                  | 28.6                 | 28.4                    | 38.2                 | 38.8                    | 37.4                                | 41.2                    | 41.0                 | 50.0                    |
|         | Punjab                           | 41.4                 | 43.3                    | 41.9                 | 39.1                    | 38.6                                | 46.6                    | 48.5                 | 47.1                    |
|         | Rajasthan                        | 47.7                 | 51.0                    | 46.6                 | 44.2                    | 47.4                                | 69.5                    | 72.9                 | 66.7                    |
|         | Chandigarh                       | 89.9                 | 86.9                    | 138.8                | 88.0                    | 58.0                                | 89.9                    | 86.9                 | 138.8                   |
|         | Delhi                            | 52.8                 | 46.5                    | 74.7                 | 66.9                    | 61.9                                | 53.1                    | 46.9                 | 75.1                    |
| 2       | NORTH-EASTERN REGION             | 35.6                 | 45.9                    | 34.5                 | 31.2                    | 29.9                                | 58.5                    | 68.8                 | 56.9                    |
|         | Arunachal Pradesh                | 12.4                 | 20.1                    | 10.4                 | 10.7                    | 13.1                                | 18.5                    | 26.2                 | 70.4                    |
|         | Assam                            | 38.7                 | 47.4                    | 39.3                 | 35.2                    | 32.9                                | 62.1                    | 70.8                 | 62.6                    |
|         | Manipur                          | 58.2                 | 58.9                    | 53.7                 | 57.5                    | 58.8                                | 105.3                   | 106.0                | 94.0                    |
|         | Meghalaya                        | 17.0                 | 47.2                    | 14.4                 | 14.3                    | 15.2                                | 38.9                    | 69.0                 | 35.2                    |
|         | Mizoram                          | 16.5                 | 35.1                    | 16.2                 | 14.0                    | 23.2                                | 22.2                    | 40.8                 | 26.6                    |
|         | Nagaland                         | 37.8                 | 44.8                    | 27.4                 | 24.0                    | 18.3                                | 77.2                    | 84.2                 | 63.8                    |
|         | Tripura                          | 47.5                 | 48.5                    | 42.1                 | 37.7                    | 34.0                                | 67.0                    | 68.0                 | 60.0                    |
| 3       | EASTERN REGION                   | 47.1                 | 46.6                    | 47.7                 | 43.3                    | 39.8                                | 63.2                    | 62.7                 | 63.4                    |
|         | Bihar                            | 32.5                 | 33.8                    | 32.0                 | 30.5                    | 27.5                                | 53.3                    | 54.6                 | 51.5                    |
|         | Orissa                           | 54.5                 | 55.9                    | 54.8                 | 49.0                    | 45.2                                | 89.0                    | 90.4                 | 88.5                    |
|         | Sikkim                           | 24.0                 | 24.9                    | 19.3                 | 17.7                    | 20.7                                | 46.4                    | 47.2                 | 97.5                    |
|         | West Bengal                      | 53.9                 | 52.0                    | 55.7                 | 50.0                    | 46.1                                | 64.0                    | 62.1                 | 65.4                    |
|         | Andaman & Nicobar Islands        | 17.0                 | 17.1                    | 16.5                 | 16.0                    | 15.1                                | 17.0                    | 17.1                 | 16.5                    |
| 4       | CENTRAL REGION                   | 39.0                 | 41.2                    | 40.5                 | 37.3                    | 35.1                                | 55.1                    | 57.3                 | 55.7                    |
|         | Madhya Pradesh                   | 49.6                 | 51.8                    | 57.1                 | 52.3                    | 51.4                                | 68.6                    | 70.8                 | 74.3                    |
|         | Uttar Pradesh                    | 35.1                 | 37.3                    | 34.2                 | 31.6                    | 28.6                                | 50.1                    | 52.3                 | 48.6                    |
| 5       | WESTERN REGION                   | 63.2                 | 62.4                    | 69.4                 | 63.2                    | 65.5                                | 68.0                    | 67.2                 | 73.9                    |
|         | Goa                              | 24.7                 | 25.5                    | 26.9                 | 25.0                    | 24.6                                | 26.3                    | 27.1                 | 28.4                    |
|         | Gujarat                          | 46.6                 | 49.6                    | 53.0                 | 49.7                    | 48.2                                | 55.3                    | 58.3                 | 61.3                    |
|         | Maharashtra                      | 69.5                 | 67.4                    | 75.7                 | 68.7                    | 72.3                                | 73.3                    | 71.2                 | 79.2                    |
|         | Dadra & Nagar Haveli             | 16.3                 | 94.8                    | 20.7                 | 18.6                    | 21.4                                | 16.3                    | 94.8                 | 20.7                    |
|         | Daman & Diu                      | 16.7                 | 50.5                    | 23.3                 | 21.9                    | 20.6                                | 16.7                    | 50.5                 | 23.3                    |
| 6       | SOUTHERN REGION                  | 69.4                 | 69.9                    | 76.6                 | 76.1                    | 72.3                                | 80.5                    | 80.9                 | 87.1                    |
|         | Andhra Pradesh                   | 73.0                 | 74.6                    | 80.8                 | 77.6                    | 72.1                                | 86.8                    | 88.4                 | 94.8                    |
|         | Karnataka                        | 65.8                 | 65.1                    | 69.7                 | 71.5                    | 68.2                                | 74.8                    | 74.1                 | 77.8                    |
|         | Kerala                           | 44.8                 | 45.2                    | 45.4                 | 46.9                    | 44.3                                | 56.0                    | 56.4                 | 56.1                    |
|         | Tamil Nadu                       | 86.6                 | 86.8                    | 101.2                | 100.3                   | 96.1                                | 97.1                    | 97.2                 | 111.1                   |
|         | Lakshadweep                      | 7.7                  | 9.7                     | 9.6                  | 8.8                     | 9.9                                 | 7.7                     | 9.7                  | 9.6                     |
|         | Pondicherry                      | 43.3                 | 50.4                    | 41.9                 | 39.0                    | 35.9                                | 43.3                    | 50.4                 | 42.0                    |
|         | ALL INDIA                        | 55.6                 | 55.6                    | 61.9                 | 57.3                    | 55.5                                | 65.3                    | 65.3                 | 71.1                    |

@ 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.

Notes : 1. Deposits and credit (as per place of sanction and utilisation) data for 1995 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. Deposits and credit (as per place of sanction) data for 1996, 1997 & 1998 are based on BSR-7 surveys as on last Friday of March.