

**State-wise Credit-Deposit Ratios (%) of Offices of Public and Private Sector
Scheduled Commercial Banks+ According to Population Group (As on the Last
Friday of September 1998)**

REGION/STATE/UNION TERRITORY		RURAL			SEMI-URBAN			URBAN/MET
		PUBLIC*	PRIVATE	TOTAL	PUBLIC*	PRIVATE	TOTAL	PUBLIC*
1	NORTHERN REGION	35.5	33.1	35.0	28.9	23.0	28.4	67.4
	HARYANA	36.6	50.8	39.1	35.1	20.7	34.4	43.0
	HIMACHAL PRADESH	23.3	20.0	23.0	18.2	10.1	17.9	-
	JAMMU & KASHMIR	12.6	17.4	16.0	21.2	30.1	25.5	24.6
	PUNJAB	42.5	44.0	42.6	28.3	13.8	27.7	45.8
	RAJASTHAN	42.4	46.1	43.6	31.7	25.9	30.8	54.6
	CHANDIGARH	41.5	-	41.5	16.6	-	16.6	94.9
	DELHI	14.5	-	14.5	9.1	-	9.1	76.4
2	NORTH-EASTERN REGION	39.1	48.2	40.9	24.8	21.2	24.4	26.1
	ARUNACHAL PRADESH	11.8	84.6	15.4	5.7	-	5.7	-
	ASSAM	45.4	42.6	44.8	24.5	20.9	24.2	30.8
	MANIPUR	137.3	76.6	130.8	81.4	58.2	81.0	34.0
	MEGHALAYA	26.0	32.6	27.4	12.5	18.4	12.8	11.6
	MIZORAM	41.0	37.3	39.5	46.9	21.9	40.5	14.8
	NAGALAND	43.9	85.8	44.2	19.4	5.0	18.2	-
	TRIPURA	45.6	65.6	54.5	35.9	36.2	36.0	18.9
3	EASTERN REGION	28.0	38.3	30.3	22.3	24.5	22.4	46.5
	BIHAR	25.9	32.4	27.4	20.2	21.1	20.2	31.1
	ORISSA	45.2	61.2	49.3	40.0	34.7	39.6	39.7
	SIKKIM	19.1	-	19.1	14.4	-	14.4	-
	WEST BENGAL	24.0	34.9	26.1	18.2	25.1	18.6	52.8
	ANDAMAN & NICOBAR	18.6	-	18.6	14.8	-	14.8	-
4	CENTRAL REGION	28.3	35.1	30.2	28.7	23.9	28.1	34.1

	MADHYA PRADESH	45.5	41.5	44.4	33.1	25.7	32.3	55.7
	UTTAR PRADESH	23.5	33.3	26.2	26.7	23.1	26.3	25.5
5	WESTERN REGION	43.9	62.0	45.5	33.6	35.0	33.7	68.9
	GOA	14.2	46.7	14.5	28.2	17.0	26.8	-
	GUJARAT	38.4	51.8	39.3	30.8	51.4	31.2	50.2
	MAHARASHTRA	63.3	69.2	64.1	40.5	42.2	40.7	74.4
	DADRA&NAGAR HAVELI	29.1	-	29.1	17.8	2.9	15.9	-
	DAMAN & DIU	10.3	-	10.3	22.4	-	22.4	-
6	SOUTHERN REGION	72.8	70.4	72.2	45.7	43.4	45.1	77.5
	ANDHRA PRADESH	85.3	76.7	83.0	56.8	36.5	54.0	73.9
	KARNATAKA	61.8	88.3	69.4	57.2	40.7	53.6	71.1
	KERALA	58.3	46.7	52.5	29.7	41.6	33.4	61.9
	TAMIL NADU	75.6	53.7	71.5	57.4	55.0	56.9	91.5
	LAKSHADWEEP	8.2	-	8.2	-	-	-	-
	PONDICHERRY	37.3	-	37.3	27.5	26.1	27.3	33.9
	ALL-INDIA	40.0	44.9	41.1	33.6	36.4	34.0	62.2

+ INCLUDING REGIONAL RURAL BANKS

* PUBLIC SECTOR BANKS INCLUDE STATE BANK OF INDIA, 7 ASSOCIATES BANKS OF SBI AND 20 NATIONALIZ BANKS

NOTE: THE DATA ARE PROVISIONAL

SOURCE: QUARTERLY RETURN ON AGGREGATE DEPOSITS AND GROSS BANK CREDIT

* DATA FOR FOREIGN & PRIVATE SECTOR BANKS TOGETHER CAN BE OBTAINED AS A RESIDUAL OF PUBLIC S BANKS'

AND REGIONAL RURAL BANKS' DATA FROM ALL SCHEDULED COMMERCIAL BANKS' DATA.