

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT  
OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004**

(Amount in Rs. crore)

| Region/State/<br>Union Territory | As on the last Friday of March         |        |          |        |                    |        |          |        |
|----------------------------------|--|--------|----------|--------|--------------------|--------|----------|--------|
|                                  | State Bank of India and its Associates |        |          |        | Nationalised Banks |        |          |        |
|                                  | 2003                                   |        | 2004     |        | 2003               |        | 2004     |        |
|                                  | Deposits                               | Credit | Deposits | Credit | Deposits           | Credit | Deposits | Credit |
| 1                                | 2                                      | 3      | 4        | 5      | 6                  | 7      | 8        |        |
| Northern Region                  | 73393                                  | 50103  | 88716    | 57663  | 156617             | 84745  | 178866   | 95989  |
|                                  | -24                                    | -26.5  | -24.2    | -27.1  | -24.2              | -23.9  | -23.8    | -23.4  |
| Haryana                          | 6234                                   | 3605   | 6914     | 4822   | 16394              | 7283   | 18118    | 8591   |
| Himachal Pradesh                 | 3668                                   | 920    | 4283     | 1103   | 5468               | 1358   | 6026     | 2020   |
| Jammu & Kashmir                  | 2440                                   | 416    | 2701     | 483    | 2359               | 597    | 2615     | 690    |
| Punjab                           | 15029                                  | 7030   | 16266    | 8572   | 37329              | 15386  | 39927    | 16236  |
| Rajasthan                        | 13038                                  | 6325   | 14096    | 7725   | 14403              | 8525   | 15798    | 10649  |
| Chandigarh                       | 2695                                   | 6120   | 3091     | 5043   | 4759               | 3672   | 5210     | 4718   |
| Delhi                            | 30289                                  | 25687  | 41365    | 29915  | 75905              | 47924  | 91172    | 53085  |
| North Eastern Region             | 7327                                   | 8036   | 9446     | 2216   | 9833               | 3063   | 11039    | 3799   |
|                                  | -2.4                                   | -4.2   | -2.6     | -1     | -1.5               | -0.9   | -1.5     | -0.9   |
| Arunachal Pradesh                | 600                                    | 640    | 695      | 99     | 168                | 34     | 229      | 38     |
| Assam                            | 4006                                   | 4305   | 5491     | 1422   | 6899               | 2169   | 7464     | 2511   |
| Manipur                          | 339                                    | 303    | 394      | 85     | 311                | 106    | 394      | 136    |
| Meghalaya                        | 920                                    | 1025   | 1163     | 200    | 922                | 411    | 1268     | 738    |
| Mizoram                          | 332                                    | 429    | 385      | 165    | 143                | 17     | 152      | 38     |
| Nagaland                         | 578                                    | 687    | 598      | 101    | 466                | 75     | 529      | 96     |
| Tripura                          | 552                                    | 647    | 720      | 144    | 924                | 251    | 1003     | 242    |
| Eastern Region                   | 42017                                  | 17778  | 51401    | 21479  | 88959              | 34230  | 99413    | 41433  |
|                                  | -13.7                                  | -9.4   | -14      | -10.1  | -13.7              | -9.6   | -13.2    | -10.1  |
| Bihar                            | 8620                                   | 2123   | 11551    | 2781   | 17447              | 3977   | 19033    | 4940   |
| Jharkhand                        | 5441                                   | 1728   | 8333     | 2282   | 11736              | 2736   | 13187    | 3328   |
| Orissa                           | 6926                                   | 3179   | 7866     | 4410   | 9880               | 4535   | 11126    | 6005   |
| Sikkim                           | 489                                    | 87     | 457      | 116    | 513                | 86     | 599      | 118    |
| West Bengal                      | 20295                                  | 10615  | 22900    | 11825  | 49084              | 22828  | 55146    | 26961  |
| Andaman & Nicobar                | 246                                    | 46     | 294      | 65     | 299                | 68     | 322      | 81     |
| Central Region                   | 50573                                  | 18875  | 56767    | 22574  | 98207              | 31896  | 109739   | 37987  |
|                                  | -16.5                                  | -10    | -15.5    | -10.6  | -15.2              | -9     | -14.6    | -9.3   |
| Chhattisgarh                     | 4413                                   | 2021   | 5496     | 2550   | 5378               | 2022   | 6083     | 2396   |
| Madhya Pradesh                   | 14613                                  | 7617   | 17096    | 9094   | 17791              | 8051   | 21210    | 9439   |
| Uttar Pradesh                    | 23805                                  | 8101   | 25847    | 9621   | 68260              | 20280  | 74763    | 24284  |
| Uttaranchal                      | 7742                                   | 1136   | 8328     | 1309   | 6778               | 1543   | 7683     | 1868   |
| Western Region                   | 55056                                  | 44941  | 69521    | 49153  | 163313             | 113785 | 199345   | 122418 |
|                                  | -18                                    | -23.7  | -18.9    | -23.1  | -25.2              | -32    | -26.5    | -29.8  |
| Goa                              | 2086                                   | 445    | 2316     | 487    | 5994               | 1403   | 6639     | 1453   |
| Gujarat                          | 16788                                  | 8769   | 19134    | 9743   | 46758              | 18384  | 53517    | 20677  |
| Maharashtra                      | 35755                                  | 35690  | 47587    | 38883  | 110194             | 93945  | 138816   | 100223 |
| Dadra & Nagar Haveli             | 27                                     | 12     | 29       | 12     | 206                | 28     | 207      | 29     |
| Daman & Diu                      | 400                                    | 25     | 455      | 28     | 161                | 25     | 166      | 36     |
| Southern Region                  | 77473                                  | 49591  | 91206    | 59335  | 130854             | 87384  | 154156   | 108746 |
|                                  | -25.3                                  | -26.2  | -24.8    | -27.9  | -20.2              | -24.6  | -20.5    | -26.5  |
| Andhra Pradesh                   | 25228                                  | 15295  | 28951    | 17929  | 32156              | 22013  | 37753    | 27034  |
| Karnataka                        | 16159                                  | 10746  | 21165    | 13574  | 34334              | 23234  | 42631    | 30342  |
| Kerala                           | 19533                                  | 8635   | 22091    | 10520  | 19078              | 8248   | 21578    | 10590  |

|             |        |        |        |        |        |        |        |        |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Tamil Nadu  | 16067  | 14756  | 18408  | 17097  | 43904  | 33490  | 50663  | 40298  |
| Lakshadweep | -      | -      | 0      | 0      | 111    | 6      | 95     | 7      |
| Pondicherry | 486    | 159    | 591    | 215    | 1271   | 393    | 1436   | 475    |
| All India   | 305839 | 189324 | 367057 | 212420 | 647783 | 355103 | 752558 | 410372 |
|             | -100   | -100   | -100   | -100   | -100   | -100   | -100   | -100   |

Note: Figures in bracket indicate per cent share in All India total.

Source: Basic Statistical Return - 7

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004(Contd.)**

(Amount in Rs. crore)

| Region/State/<br>Union Territory | As on the last Friday of March |        |          |        |                      |        |          |        |
|----------------------------------|--------------------------------|--------|----------|--------|----------------------|--------|----------|--------|
|                                  | Foreign Banks                  |        |          |        | Regional Rural Banks |        |          |        |
|                                  | 2003                           | 2004   | 2003     | 2004   | 2003                 | 2004   | 2003     | 2004   |
|                                  | Deposits                       | Credit | Deposits | Credit | Deposits             | Credit | Deposits | Credit |
|                                  | 9                              | 10     | 11       | 12     | 13                   | 14     | 15       | 16     |
| Northern Region                  | 12392                          | 13020  | 15140    | 14974  | 6631                 | 2707   | 7484     | 3213   |
|                                  | -21.7                          | -24.3  | -20.6    | -24.2  | -13.3                | -12.3  | -13.4    | -12.3  |
| Haryana                          | 242                            | 11     | 428      | 14     | 1300                 | 684    | 1495     | 856    |
| Himachal Pradesh                 | -                              | -      | -        | -      | 659                  | 158    | 685      | 175    |
| Jammu & Kashmir                  | -                              | -      | -        | -      | 834                  | 157    | 927      | 194    |
| Punjab                           | 131                            | 59     | 201      | 70     | 818                  | 343    | 905      | 419    |
| Rajasthan                        | 46                             | 25     | 119      | 77     | 3020                 | 1365   | 3472     | 1569   |
| Chandigarh                       | 122                            | 47     | 207      | 54     | -                    | -      | -        | -      |
| Delhi                            | 11851                          | 12878  | 14185    | 14759  | -                    | -      | -        | -      |
| North Eastern Region             | 137                            | 2      | 141      | 1      | 2222                 | 766    | 2603     | 970    |
|                                  | -0.2                           | 0      | -0.2     | 0      | -4.5                 | -3.5   | -4.7     | -3.7   |
| Arunachal Pradesh                | -                              | -      | -        | -      | 41                   | 33     | 56       | 33     |
| Assam                            | 137                            | 2      | 141      | 1      | 1365                 | 466    | 1590     | 610    |
| Manipur                          | -                              | -      | -        | -      | 25                   | 14     | 31       | 16     |
| Meghalaya                        | -                              | -      | -        | -      | 155                  | 41     | 176      | 46     |
| Mizoram                          | -                              | -      | -        | -      | 97                   | 33     | 138      | 56     |
| Nagaland                         | -                              | -      | -        | -      | 9                    | 4      | 13       | 5      |
| Tripura                          | -                              | -      | -        | -      | 530                  | 175    | 599      | 204    |
| Eastern Region                   | 6012                           | 2956   | 6029     | 3086   | 12023                | 4233   | 13401    | 5147   |
|                                  | -10.5                          | -5.5   | -8.2     | -5     | -24.2                | -19.2  | -24      | -19.7  |
| Bihar                            | -                              | -      | -        | -      | 4643                 | 1150   | 5113     | 1503   |
| Jharkhand                        | -                              | -      | -        | -      | 1274                 | 331    | 1431     | 368    |
| Orissa                           | -                              | -      | -        | -      | 2515                 | 1409   | 2955     | 1733   |
| Sikkim                           | -                              | -      | -        | -      | -                    | -      | -        | -      |
| West Bengal                      | 6012                           | 2956   | 6029     | 3086   | 3591                 | 1343   | 3902     | 1543   |
| Andaman & Nicobar Islands        | -                              | -      | -        | -      | -                    | -      | -        | -      |
| Central Region                   | 442                            | 41     | 521      | 76     | 16977                | 5834   | 18713    | 6924   |
|                                  | -0.8                           | -0.1   | -0.7     | -0.1   | -34.1                | -26.4  | -33.5    | -26.5  |
| Chhattisgarh                     | -                              | -      | -        | -      | 1239                 | 366    | 1426     | 394    |
| Madhya Pradesh                   | -                              | -      | 14       | -1     | 3354                 | 1326   | 3814     | 1624   |
| Uttar Pradesh                    | 442                            | 41     | 507      | 75     | 11879                | 3955   | 12892    | 4710   |
| Uttaranchal                      | -                              | -      | -        | -      | 505                  | 187    | 581      | 196    |
| Western Region                   | 28370                          | 24985  | 39057    | 29691  | 2701                 | 1310   | 3096     | 1418   |
|                                  | -49.8                          | -46.6  | -53.3    | -48    | -5.4                 | -5.9   | -5.5     | -5.4   |
| Goa                              | -                              | -      | -        | -      | -                    | -      | -        | -      |
| Gujarat                          | 519                            | 492    | 682      | 591    | 1311                 | 642    | 1477     | 672    |

|                      |       |       |       |       |       |       |       |       |
|----------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Maharashtra          | 27851 | 24493 | 38375 | 29100 | 1390  | 668   | 1619  | 746   |
| Dadra & Nagar Haveli | -     | -     | -     | -     | -     | -     | -     | -     |
| Daman & Diu          | -     | -     | -     | -     | -     | -     | -     | -     |
| Southern Region      | 9662  | 12660 | 12437 | 14063 | 9224  | 7239  | 10529 | 8441  |
|                      | -16.9 | -23.6 | -17   | -22.7 | -18.5 | -32.8 | -18.9 | -32.3 |
| Andhra Pradesh       | 1132  | 518   | 1294  | 674   | 4183  | 2938  | 4785  | 3436  |
| Karnataka            | 4722  | 2447  | 6643  | 2927  | 3079  | 2568  | 3450  | 2905  |
| Kerala               | 434   | 139   | 437   | 153   | 1266  | 1202  | 1524  | 1441  |
| Tamil Nadu           | 3374  | 9556  | 4063  | 10309 | 696   | 531   | 770   | 659   |
| Lakshadweep          | -     | -     | -     | -     | -     | -     | -     | -     |
| Pondicherry          | -     | -     | -     | -     | -     | -     | -     | -     |
| All India            | 57015 | 53664 | 73325 | 61891 | 49778 | 22089 | 55826 | 26113 |
|                      | -100  | -100  | -100  | -100  | -100  | -100  | -100  | -100  |

Note: Figures in bracket indicate per cent share in All India total.

Source: Basic Statistical Return - 7

**TABLE 2.4 : STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS : 2003 AND 2004 (Concl'd.)**  
(Amount in Rs. crore)

| Region/State/<br>Union Territory | As on the last Friday of March |        |          |        |          |        |          |        |
|----------------------------------|--------------------------------|--------|----------|--------|----------|--------|----------|--------|
|                                  | 2003                           |        |          |        | 2004     |        |          |        |
|                                  | Deposits                       | Credit | Deposits | Credit | Deposits | Credit | Deposits | Credit |
|                                  | 17                             | 18     | 19       | 20     | 21       | 22     | 23       | 24     |
| Northern Region                  | 45668                          | 17711  | 61294    | 28291  | 294702   | 168286 | 351501   | 200132 |
|                                  | -21                            | -12.2  | -22.8    | -15.7  | -23.3    | -22    | -23.2    | -22.5  |
| Haryana                          | 3181                           | 338    | 3984     | 537    | 27352    | 11921  | 30939    | 14821  |
| Himachal Pradesh                 | 147                            | 20     | 153      | 14     | 9942     | 2456   | 11145    | 3312   |
| Jammu & Kashmir                  | 7615                           | 3858   | 8635     | 4467   | 13248    | 5028   | 14878    | 5834   |
| Punjab                           | 3665                           | 908    | 4676     | 1588   | 56972    | 23726  | 61975    | 26886  |
| Rajasthan                        | 4399                           | 1597   | 5452     | 2268   | 34906    | 17837  | 38938    | 22288  |
| Chandigarh                       | 1951                           | 682    | 2035     | 5155   | 9527     | 10521  | 10543    | 14970  |
| Delhi                            | 24710                          | 10308  | 36359    | 14262  | 142755   | 96797  | 183082   | 112022 |
| North Eastern Region             | 345                            | 49     | 437      | 71     | 19863    | 11916  | 23665    | 7056   |
|                                  | -0.2                           | 0      | -0.2     | 0      | -1.6     | -1.6   | -1.6     | -0.8   |
| Arunachal Pradesh                | -                              | -      | -        | -      | 809      | 707    | 980      | 169    |
| Assam                            | 215                            | 42     | 284      | 63     | 12623    | 6984   | 14971    | 4607   |
| Manipur                          | -                              | -      | -        | -      | 674      | 423    | 819      | 238    |
| Meghalaya                        | 61                             | 3      | 69       | 3      | 2058     | 1480   | 2676     | 988    |
| Mizoram                          | -                              | -      | -        | -      | 572      | 479    | 674      | 258    |
| Nagaland                         | 69                             | 4      | 84       | 5      | 1121     | 770    | 1223     | 207    |
| Tripura                          | -                              | -      | -        | -      | 2006     | 1073   | 2323     | 589    |
| Eastern Region                   | 9053                           | 4417   | 11550    | 5393   | 158125   | 63188  | 181794   | 76538  |
|                                  | -4.2                           | -3     | -4.3     | -3     | -13.3    | -8.3   | -12      | -8.6   |
| Bihar                            | 343                            | 15     | 434      | 20     | 31053    | 7265   | 36131    | 9244   |
| Jharkhand                        | 575                            | 391    | 904      | 556    | 19087    | 4760   | 23855    | 6534   |
| Orissa                           | 671                            | 124    | 806      | 197    | 19992    | 9247   | 22753    | 12345  |

|                              |        |        |        |        |         |        |         |        |
|------------------------------|--------|--------|--------|--------|---------|--------|---------|--------|
| Sikkim                       | 30     | 4      | 48     | 23     | 1032    | 177    | 1105    | 257    |
| West Bengal                  | 7434   | 3883   | 9349   | 4587   | 86416   | 41625  | 97326   | 48002  |
| Andaman &<br>Nicobar Islands | -      | -      | 9      | 10     | 545     | 114    | 625     | 157    |
| Central Region               | 7446   | 1548   | 9780   | 2554   | 167942  | 57681  | 195521  | 70114  |
|                              | -3.4   | -1.1   | -3.6   | -1.4   | -13.2   | -7.5   | -12.9   | -7.9   |
| Chhattisgarh                 | 413    | 66     | 1624   | 476    | 9605    | 4219   | 14629   | 5816   |
| Madhya<br>Pradesh            | 2055   | 644    | 2193   | 992    | 37813   | 17638  | 44327   | 21150  |
| Uttar Pradesh                | 4482   | 736    | 5323   | 942    | 108868  | 33113  | 119332  | 39633  |
| Uttaranchal                  | 496    | 102    | 640    | 144    | 11656   | 2711   | 17233   | 3517   |
| Western Region               | 86090  | 86166  | 107696 | 98811  | 335530  | 271187 | 418716  | 301490 |
|                              | -39.6  | -59.2  | -40.1  | -54.9  | -24.6   | -35.5  | -27.6   | -33.8  |
| Goa                          | 1227   | 308    | 1526   | 341    | 9307    | 2156   | 10482   | 2280   |
| Gujarat                      | 6391   | 4183   | 9871   | 4997   | 71767   | 32470  | 84681   | 36680  |
| Maharashtra                  | 78378  | 81643  | 96154  | 93447  | 253568  | 236439 | 322552  | 262399 |
| Dadra & Nagar<br>Haveli      | 62     | 29     | 95     | 24     | 295     | 69     | 331     | 65     |
| Daman & Diu                  | 32     | 3      | 50     | 2      | 593     | 53     | 671     | 66     |
| Southern Region              | 68941  | 35539  | 77682  | 44947  | 296154  | 192413 | 346010  | 235533 |
|                              | -31.7  | -24.4  | -28.9  | -25    | -23.3   | -25.2  | -22.8   | -26.4  |
| Andhra Pradesh               | 10597  | 5112   | 12014  | 6918   | 73296   | 45876  | 84797   | 55990  |
| Karnataka                    | 17104  | 6923   | 19157  | 8769   | 75398   | 45918  | 93045   | 58518  |
| Kerala                       | 19162  | 7537   | 21066  | 8844   | 59473   | 25761  | 66696   | 31549  |
| Tamil Nadu                   | 21676  | 15824  | 24970  | 20260  | 85717   | 74157  | 98874   | 88623  |
| Lakshadweep                  | -      | -      | -      | -      | 111     | 6      | 95      | 7      |
| Pondicherry                  | 402    | 143    | 475    | 156    | 2159    | 695    | 2502    | 845    |
| All India                    | 217543 | 145430 | 268439 | 180067 | 1272316 | 764671 | 1517207 | 890864 |
|                              | -100   | -100   | -100   | -100   | -100    | -100   | -100    | -100   |

Note: Figures in bracket indicate per cent share in All India total.

Source: Basic Statistical Return - 7