

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

(Per cent)

Sr. No.	Region/State/ Union Territory	Credit-Deposit Ratio						Investment plus Credit-Deposit Ratio @					
		2001		2002		2003		2004		2002		2003	
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	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	3	4	5	6	7	8	9	10	11	12	13	
1	NORTHERN REGION	54.7	52.5	56.2	55.0	56.0	55.5	56.9	61.2	60.0	61.0	60.5	
	Haryana	41.0	54.0	43.7	55.0	44.0	58.3	47.9	51.9	63.1	50.5	64.8	
	Himachal Pradesh	21.3	25.7	23.4	32.5	24.8	37.7	29.7	36.3	45.4	36.5	49.4	
	Jammu & Kashmir	34.5	33.5	36.8	40.9	36.5	39.0	39.2	46.0	50.1	46.4	48.8	
	Punjab	41.1	42.3	41.8	43.9	41.5	43.4	43.4	47.0	49.2	47.0	49.0	
	Rajasthan	46.6	49.6	48.4	55.4	50.8	55.3	57.2	67.3	74.3	71.8	76.3	
	Chandigarh	99.4	99.3	102.8	102.3	109.7	107.6	142.0	102.8	102.3	109.7	107.6	
	Delhi	66.1	57.6	67.6	59.1	65.8	59.2	61.2	67.7	59.2	65.9	59.3	
2	NORTH-EASTERN REGION	27.6	32.0	27.2	53.2	27.4	48.2	29.8	45.2	71.2	46.2	67.0	
	Arunachal Pradesh	14.5	22.1	15.8	27.4	16.6	22.1	17.3	22.7	34.3	31.3	36.8	
	Assam	32.1	38.1	31.7	70.3	29.3	61.6	30.8	49.3	87.9	46.0	78.3	
	Manipur	40.1	40.7	26.4	27.3	29.8	30.0	29.0	58.9	59.8	64.1	64.3	
	Meghalaya	17.1	17.3	18.3	24.3	29.0	31.8	36.9	34.0	40.0	46.1	48.9	
	Mizoram	24.1	29.0	26.4	36.2	27.5	30.5	38.4	48.5	58.4	57.3	60.4	
	Nagaland	12.4	13.6	12.8	18.1	13.2	13.3	16.8	48.1	53.3	54.7	54.7	
	Tripura	21.7	21.7	21.5	21.6	26.1	23.7	25.5	33.6	33.7	40.6	38.2	
3	EASTERN REGION	36.7	36.6	37.6	41.4	39.6	42.8	42.1	48.6	52.4	51.1	54.3	
	Bihar	20.7	20.7	21.3	21.9	23.1	23.7	25.6	38.3	38.9	39.2	39.8	
	Jharkhand	28.0	30.6	25.1	31.0	25.1	30.9	27.4	27.1	33.0	28.4	34.2	
	Orissa	40.2	41.6	44.5	51.4	48.2	56.9	54.3	68.2	75.1	72.5	81.2	
	Sikkim	14.4	14.5	16.0	22.5	17.1	19.3	23.3	29.9	36.4	29.7	31.9	
	West Bengal	44.5	43.4	45.8	49.2	47.9	50.0	49.3	53.7	57.2	56.7	58.9	
	Andaman & Nicobar Islands	16.3	27.5	18.5	57.2	20.3	49.7	25.0	18.5	57.2	20.3	49.7	
4	CENTRAL REGION	32.7	36.9	33.9	38.4	33.3	38.6	35.9	44.8	49.3	44.6	49.9	
	Chhatisgarh	38.5	49.9	44.0	54.2	35.1	43.8	39.8	46.6	56.8	40.1	48.7	
	Madhya Pradesh	47.6	52.5	46.6	50.3	46.6	51.7	47.7	60.5	64.3	60.6	65.8	
	Uttar Pradesh	28.3	31.9	29.9	34.3	30.6	36.0	33.2	41.7	46.1	42.4	47.8	
	Uttaranchal	21.7	23.9	23.7	26.0	19.4	21.4	20.4	25.3	27.6	24.7	26.7	
5	WESTERN REGION	75.5	74.8	79.7	71.3	81.0	71.5	72.0	83.5	75.1	84.4	74.9	
	Goa	26.1	27.3	25.3	28.2	24.2	27.8	21.8	29.2	32.1	28.5	32.2	
	Gujarat	48.5	53.6	44.1	54.7	44.8	56.0	43.3	50.9	61.5	50.7	61.9	
	Maharashtra	86.4	83.5	92.3	77.5	93.7	77.4	81.4	95.3	80.5	96.3	80.1	
	Dadra & Nagar Haveli	14.3	135.2	20.9	189.0	22.9	168.7	19.6	20.9	189.0	22.9	168.7	
	Daman & Diu	13.3	75.3	9.9	79.4	9.2	66.1	9.7	9.9	79.4	9.2	66.1	
6	SOUTHERN REGION	66.6	66.8	64.6	68.9	66.3	71.2	68.1	72.9	77.1	74.3	79.2	
	Andhra Pradesh	64.5	64.9	61.9	67.7	62.4	69.3	66.0	74.0	79.7	73.1	80.1	
	Karnataka	61.0	61.8	61.6	68.9	62.3	71.1	62.9	68.4	75.7	69.0	77.8	
	Kerala	43.3	42.3	43.3	43.7	42.8	43.6	47.3	51.3	51.7	50.8	51.6	
	Tamil Nadu	90.6	90.6	85.4	88.5	90.7	93.1	89.6	91.9	95.1	97.8	100.2	
	Lakshadweep	10.4	11.8	7.9	9.6	4.6	5.9	7.4	7.9	9.6	4.6	5.9	
	Pondicherry	33.5	35.8	32.3	39.2	32.0	39.6	33.9	32.3	39.2	32.0	39.6	
	ALL INDIA	56.7	56.7	58.4	58.4	59.2	59.2	58.7	65.6	65.6	66.4	66.4	

@ Banks' State-wise investment represent their holdings of State-level Securities, such as, State Government loan 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.

Notes: 1. Deposits and Credit (as per place of sanction and utilisation) data for 2001, 2002 and 2003 are based on BSR-1 and 2 surveys as on 31st March.

2. The investment figures are based on BSR-5 survey as on March 31, 2002 and 2003.

3. CD-ratio for 2004 are based on BSR-7 survey as on 31st March 2004.