

**Table No. 1.7 - State-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Place of Sanction and
Utilisation
March 1996**

REGION/STATE/ UNION TERRITORY	(Amount in Rupees Lakh)						
	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but San- ctioned in Other States	Total Credit Utilised in the State	Credit - Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	48631,77	46328,23	2303,54	1345,97	47674,20	51.4	50.4
Haryana	4022,06	3802,68	219,38	1049,29	4851,97	44.7	54.0
Himachal Pradesh	762,58	737,37	25,21	180,73	918,10	24.2	29.1
Jammu & Kashmir	1063,08	1032,03	31,04	32,44	1064,48	28.6	28.7
Punjab	8315,76	8200,50	115,25	577,64	8778,15	41.0	43.3
Rajasthan	5535,80	5012,06	523,74	507,86	5519,92	45.4	45.3
Chandigarh	2401,30	2109,87	291,43	182,20	2292,07	63.9	61.0
Delhi	26531,21	22669,58	3861,63	1579,93	24249,52	62.3	57.0
NORTH-EASTERN REGION	2438,53	2301,61	136,92	518,72	2820,33	35.5	41.1
Arunachal Pradesh	46,10	45,81	29	42,64	88,44	12.8	24.6
Assam	1762,36	1630,17	132,19	357,21	1987,37	40.3	45.4
Manipur	123,88	119,74	4,13	3,47	123,21	56.0	55.7
Meghalaya	112,68	99,22	13,46	76,22	175,44	15.2	23.6
Mizoram	33,34	32,19	1,15	17,10	49,29	15.9	23.5
Nagaland	108,79	106,93	1,86	33,53	140,46	28.9	37.3
Tripura	251,39	247,89	3,50	8,23	256,12	43.9	44.7
EASTERN REGION	26104,22	25305,89	798,33	505,12	25811,01	47.0	46.4
Bihar	5415,77	5360,29	55,48	232,49	5592,77	30.1	31.1
Orissa	3387,33	3371,34	15,98	140,49	3511,83	55.9	58.0
Sikkim	39,25	38,86	40	2,60	41,45	21.1	22.3
West Bengal	17235,05	16303,56	931,49	333,12	16636,68	55.2	53.3
Andaman & Nicobar Islands	26,83	26,70	13	1,57	28,27	16.9	17.8
CENTRAL REGION	23029,60	22084,46	945,14	2119,81	24204,27	40.0	42.0
Madhya Pradesh	8898,68	8850,72	47,96	739,68	9590,40	56.2	60.6
Uttar Pradesh	14130,92	13211,51	919,41	1402,37	14613,88	33.8	35.0
WESTERN REGION	83628,79	81942,39	1686,40	786,02	82728,41	72.2	71.4
Goa	824,86	816,10	8,76	25,18	841,28	25.8	26.3
Gujarat	13424,74	13225,43	199,31	1206,12	14431,55	52.9	56.9
Maharashtra	69326,08	66597,60	2728,48	699,38	67296,98	79.6	77.3
Dadra & Nagar Haveli	12,92	12,92	-	64,08	77,00	21.7	129.1
Daman & Diu	40,18	36,53	3,65	45,06	81,59	23.9	48.6
SOUTHERN REGION	70859,20	70358,40	500,80	1095,49	71453,90	74.2	74.8
Andhra Pradesh	17503,58	17372,94	130,64	518,93	17891,86	79.4	81.2
Karnataka	16489,42	16309,62	179,79	418,47	16728,09	70.0	71.1
Kerala	8939,03	8892,85	46,18	95,72	8988,57	44.5	44.7
Tamil Nadu	27624,85	27001,42	623,43	467,63	27469,05	94.9	94.4
Lakshadweep	3,98	3,98	-	47	4,45	15.5	17.3
Pondicherry	298,35	285,83	12,52	86,04	371,87	40.3	50.2
ALL-INDIA	254692,11				254692,11	59.8	59.8