

**Appendix Table III.37: Credit-Deposit Ratio and Investment plus Credit-Deposit Ratio of Scheduled Commercial Banks – Region/State-wise**

(Amount in Rs crore)

Sr. No.	Region/State/Union Territory	Credit-Deposit Ratio						Investment plus Credit-Deposit Ratio @					
		2002		2003		2004		2005		2003		2004	
		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	
<b>1.</b>	<b>ALL INDIA</b>	<b>58.4</b>	<b>58.4</b>	<b>59.2</b>	<b>59.2</b>	<b>58.2</b>	<b>58.2</b>	<b>66.0</b>	<b>66.8</b>	<b>66.8</b>	<b>66.5</b>	<b>66.5</b>	
	<b>NORTHERN REGION</b>	<b>56.2</b>	<b>55.0</b>	<b>56.0</b>	<b>55.5</b>	<b>54.8</b>	<b>56.8</b>	<b>59.3</b>	<b>61.4</b>	<b>60.9</b>	<b>60.6</b>	<b>62.6</b>	
	Haryana	43.7	55.0	44.0	58.3	47.6	59.6	51.9	52.3	59.6	57.3	69.3	
	Himachal Pradesh	23.4	32.5	24.8	37.7	29.7	42.7	36.0	41.2	54.2	50.2	63.2	
	Jammu and Kashmir	36.8	40.9	36.5	39.0	37.4	41.7	38.6	46.5	48.9	48.0	52.4	
	Punjab	41.8	43.9	41.5	43.4	43.1	45.7	45.7	47.0	49.0	50.3	52.9	
	Rajasthan	48.4	55.4	50.8	55.3	55.8	62.9	69.0	71.8	76.3	78.9	86.0	
	Chandigarh	102.8	102.3	109.7	107.6	105.3	107.0	90.8	109.7	107.6	105.3	107.0	
	Delhi	67.6	59.1	65.8	59.2	59.9	57.9	63.7	65.9	59.3	59.9	58.0	
<b>2.</b>	<b>NORTH-EASTERN REGION</b>	<b>27.2</b>	<b>53.2</b>	<b>27.4</b>	<b>48.2</b>	<b>29.8</b>	<b>33.7</b>	<b>34.8</b>	<b>48.2</b>	<b>69.0</b>	<b>51.2</b>	<b>55.1</b>	
	Arunachal Pradesh	31.7	70.3	29.3	61.6	31.8	35.7	34.4	49.0	81.4	50.6	54.6	
	Assam	26.4	27.3	29.8	30.0	31.6	31.8	40.9	64.1	64.3	74.8	75.0	
	Manipur	18.3	24.3	29.0	31.8	34.6	39.7	46.1	57.8	54.8	52.1	60.0	
	Meghalaya	26.4	36.2	27.5	30.5	34.8	39.7	51.0	54.8	60.9	71.1	75.9	
	Mizoram	12.8	18.1	13.2	13.3	15.0	15.2	22.9	54.8	54.8	60.7	60.9	
	Nagaland	21.5	21.6	26.1	23.7	25.2	24.7	29.6	40.6	38.2	44.8	44.4	
	Tripura	<b>37.6</b>	<b>41.4</b>	<b>39.6</b>	<b>42.8</b>	<b>41.8</b>	<b>45.2</b>	<b>46.3</b>	<b>51.3</b>	<b>54.5</b>	<b>54.6</b>	<b>58.0</b>	
<b>3.</b>	<b>EASTERN REGION</b>	21.3	21.9	23.1	23.7	24.9	26.9	27.8	40.2	40.8	41.7	43.6	
	Bihar	25.1	31.0	26.3	30.9	28.4	26.9	30.6	28.4	34.2	31.1	31.7	
	Jharkhand	44.5	51.4	48.2	56.9	53.7	58.6	62.2	72.6	81.3	78.2	83.2	
	Orissa	16.0	22.5	17.1	19.3	22.4	23.0	28.9	29.7	31.9	36.3	37.0	
	Sikkim	45.8	49.2	47.9	50.0	49.5	53.8	53.6	56.7	58.9	60.2	64.4	
	West Bengal	18.5	57.2	20.3	49.7	26.1	42.2	26.4	20.3	49.7	26.1	42.2	
	Andaman and Nicobar Islands	<b>33.9</b>	<b>38.4</b>	<b>33.3</b>	<b>38.6</b>	<b>35.6</b>	<b>39.9</b>	<b>40.5</b>	<b>44.6</b>	<b>49.9</b>	<b>48.3</b>	<b>52.6</b>	
<b>4.</b>	<b>CENTRAL REGION</b>	46.6	50.3	46.6	51.7	46.8	50.1	55.4	60.7	65.9	61.7	64.9	
	Chhattisgarh	29.9	34.3	30.6	36.0	33.1	38.0	37.0	42.5	47.8	46.1	50.9	
	Madhya Pradesh	23.7	26.0	19.4	21.4	21.1	23.4	24.7	24.7	26.7	31.7	34.0	
	Uttar Pradesh	<b>79.7</b>	<b>71.3</b>	<b>81.0</b>	<b>71.5</b>	<b>72.0</b>	<b>63.2</b>	<b>83.8</b>	<b>84.9</b>	<b>75.4</b>	<b>76.6</b>	<b>67.8</b>	
	Uttaranchal	25.3	28.2	24.2	27.8	21.7	27.3	25.2	28.9	32.6	27.4	32.9	
	Goa	44.1	54.7	44.8	56.0	42.2	54.8	46.7	53.0	64.1	51.5	64.1	
	Gujarat	92.3	77.5	93.7	77.4	81.8	66.5	95.2	96.3	80.1	85.1	69.9	
	Maharashtra	20.9	189.0	22.9	168.7	15.6	118.8	40.3	22.9	168.7	15.6	118.8	
	Dadra and Nagar Haveli	9.9	79.4	9.2	66.1	11.6	49.8	10.1	9.2	66.1	11.6	49.8	
	Daman and Diu	<b>64.6</b>	<b>68.9</b>	<b>66.3</b>	<b>71.2</b>	<b>68.5</b>	<b>72.7</b>	<b>77.7</b>	<b>74.7</b>	<b>79.6</b>	<b>77.7</b>	<b>81.9</b>	
<b>6.</b>	<b>SOUTHERN REGION</b>	61.9	67.9	62.4	69.3	65.9	70.9	75.1	74.9	81.8	79.6	84.7	
	Andhra Pradesh	61.6	68.9	62.3	71.1	63.1	69.0	74.1	69.0	77.8	70.0	75.9	
	Karnataka	43.3	43.7	42.8	43.6	45.5	47.8	55.8	50.8	51.6	54.5	56.8	
	Kerala	85.4	88.5	90.7	93.1	93.1	96.1	98.4	97.8	100.2	100.8	103.9	
	Tamil Nadu	7.9	9.6	4.6	5.9	8.0	10.0	9.6	4.6	5.9	8.0	10.0	
	Lakshadweep	32.3	39.2	32.0	39.6	34.5	42.6	38.2	32.0	39.6	34.5	42.6	
	Pondicherry												

@ : Banks' state-wise investments 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 corporation, municipality and port trusts, state financial corporations, housing board, 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.

Note: 1. Deposits and Credit (as per place of sanction and utilisation) data for 2002, 2003 and 2004 are based on BSR-1 and 2 Surveys as on 31st March.  
2. Data on investment are based on BSR-5 Survey as on March 31, 2003 and 2004. Revised investment data of March 31, 2003 have been considered.  
3. Data on CD-ratio for 2005 (as per sanction) are based on BSR-7 Survey as on March 31, 2005.