

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

(Amount in Rs. crore)

| Sl. No. | Region/State/Union Territory | Credit-Deposit Ratio | | | | | | Investment plus Credit-Deposit Ratio @ | | | | | |
|-----------|------------------------------|----------------------|--------------------|-----------------|--------------------|-----------------|--------------------|--|--------------------|-----------------|--------------------|-----------------|--------------------|
| | | March 2003 | | March 2004 | | March 2005 | | March 2006 | | March 2004 | | March 2005 | |
| | | 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. | ALL INDIA | 59.2 | 59.2 | 58.2 | 58.2 | 66.0 | 66.0 | 72.5 | 66.5 | 66.5 | 73.4 | 73.4 | |
| | NORTHERN REGION | 56.0 | 55.5 | 54.8 | 56.8 | 59.5 | 62.2 | 65.5 | 60.6 | 62.6 | 64.7 | 67.4 | |
| | Haryana | 44.0 | 58.3 | 47.6 | 59.6 | 51.4 | 63.2 | 57.4 | 69.3 | 69.3 | 60.4 | 72.1 | |
| | Himachal Pradesh | 24.8 | 37.7 | 29.7 | 42.7 | 36.3 | 50.9 | 40.5 | 50.2 | 63.2 | 56.5 | 60.0 | |
| | Jammu and Kashmir | 36.5 | 39.0 | 37.4 | 41.7 | 46.7 | 50.9 | 44.9 | 48.0 | 52.4 | 55.9 | 60.0 | |
| | Punjab | 41.5 | 43.4 | 43.1 | 45.7 | 50.1 | 49.7 | Feb-00 | 50.3 | 52.9 | 57.6 | 57.2 | |
| | Rajasthan | 50.8 | 55.3 | 55.7 | 62.8 | 68.7 | 76.5 | 78.4 | 78.9 | 86.0 | 89.6 | 97.4 | |
| | Chandigarh | 109.7 | 107.6 | 105.3 | 107.0 | 88.9 | 97.0 | 80.2 | 105.3 | 107.0 | 88.9 | 97.0 | |
| | Delhi | 65.8 | 59.2 | 59.9 | 57.9 | 62.4 | 62.5 | 68.9 | 59.9 | 62.5 | 62.5 | 62.5 | |
| 2. | NORTH-EASTERN REGION | 27.4 | 48.2 | 29.8 | 33.7 | 35.0 | 44.6 | 39.3 | 51.2 | 55.1 | 53.1 | 62.7 | |
| | Arunachal Pradesh | 16.6 | 22.1 | 16.1 | 25.2 | 22.0 | 30.0 | 25.1 | 29.3 | 38.5 | 34.3 | 42.4 | |
| | Assam | 29.3 | 61.6 | 31.8 | 35.7 | 35.3 | 41.9 | 42.0 | 50.6 | 54.6 | 50.2 | 56.9 | |
| | Manipur | 29.8 | 30.0 | 31.6 | 31.8 | 42.4 | 42.6 | 50.6 | 74.8 | 75.0 | 76.6 | 76.8 | |
| | Meghalaya | 29.0 | 31.8 | 34.6 | 42.6 | 43.6 | 85.7 | 39.3 | 52.1 | 60.0 | 59.4 | 101.5 | |
| | Mizoram | 27.5 | 30.5 | 34.8 | 39.7 | 47.8 | 59.1 | 51.4 | 71.1 | 75.9 | 83.0 | 94.3 | |
| | Nagaland | 13.2 | 13.3 | 15.0 | 15.2 | 22.9 | 23.2 | 22.3 | 60.7 | 60.9 | 71.8 | 72.1 | |
| | Tripura | 26.1 | 23.7 | 25.2 | 24.7 | 28.6 | 29.0 | 31.6 | 44.8 | 44.4 | 46.6 | 46.9 | |
| 3. | EASTERN REGION | 39.6 | 42.8 | 41.8 | 45.2 | 45.5 | 50.4 | 49.7 | 54.6 | 58.0 | 57.5 | 62.4 | |
| | Bihar | 23.1 | 23.7 | 24.9 | 26.9 | 27.7 | 31.4 | 30.2 | 41.7 | 43.6 | 42.7 | 46.3 | |
| | Jharkhand | 25.1 | 30.9 | 26.3 | 26.9 | 29.6 | 30.6 | 33.7 | 31.1 | 34.8 | 34.8 | 35.8 | |
| | Orissa | 48.2 | 56.9 | 53.7 | 58.6 | 61.8 | 74.7 | 65.2 | 77.8 | 82.8 | 80.2 | 93.2 | |
| | Sikkim | 17.1 | 19.3 | 22.4 | 23.0 | 29.5 | 29.3 | 45.3 | 36.3 | 37.0 | 44.1 | 44.1 | |
| | West Bengal | 47.9 | 50.0 | 49.5 | 53.8 | 52.3 | 56.8 | 57.2 | 60.2 | 64.4 | 63.4 | 67.8 | |
| | Andaman and Nicobar Islands | 20.3 | 49.7 | 26.1 | 42.2 | 26.8 | 43.8 | 27.9 | 26.1 | 42.2 | 26.8 | 43.8 | |
| 4. | CENTRAL REGION | 33.3 | 38.6 | 35.6 | 39.9 | 40.8 | 45.8 | 45.2 | 40.8 | 45.2 | 52.6 | 57.5 | |
| | Chhattisgarh | 35.1 | 43.8 | 40.0 | 44.9 | 43.6 | 49.9 | 50.2 | 46.4 | 51.2 | 50.2 | 56.6 | |
| | Madhya Pradesh | 46.6 | 51.7 | 46.9 | 50.1 | 54.7 | 61.2 | 60.0 | 61.7 | 65.0 | 68.2 | 74.8 | |
| | Uttar Pradesh | 30.6 | 36.0 | 33.1 | 38.0 | 37.9 | 42.2 | 42.0 | 46.1 | 50.9 | 49.9 | 54.2 | |
| | Uttaranchal | 19.4 | 21.4 | 21.1 | 23.4 | 24.3 | 29.1 | 25.8 | 31.7 | 34.0 | 34.3 | 39.0 | |
| 5. | WESTERN REGION | 81.0 | 71.5 | 72.0 | 63.2 | 83.5 | 71.8 | 91.5 | 76.6 | 67.8 | 87.6 | 75.9 | |
| | Goa | 24.2 | 27.8 | 21.7 | 27.3 | 25.1 | 30.3 | 23.0 | 27.4 | 32.9 | 30.6 | 35.8 | |
| | Gujarat | 44.8 | 56.0 | 42.2 | 54.8 | 46.5 | 60.9 | 56.4 | 51.5 | 64.1 | 55.2 | 69.6 | |
| | Maharashtra | 93.7 | 77.4 | 81.8 | 66.5 | 94.9 | 75.9 | 101.5 | 85.1 | 69.9 | 97.8 | 78.8 | |
| | Dadra and Nagar Haveli | 22.9 | 168.7 | 15.6 | 118.8 | 34.8 | 110.8 | 49.8 | 15.6 | 118.8 | 34.8 | 110.8 | |
| | Daman and Diu | 9.2 | 66.1 | 11.6 | 49.8 | 11.5 | 48.3 | 11.1 | 11.6 | 49.8 | 11.5 | 48.3 | |
| 6. | SOUTHERN REGION | 66.3 | 71.2 | 68.5 | 72.7 | 78.1 | 83.9 | 83.6 | 77.7 | 81.9 | 86.3 | 92.1 | |
| | Ardhra Pradesh | 62.4 | 69.3 | 65.9 | 70.9 | 74.8 | 83.3 | 82.0 | 79.6 | 82.0 | 85.8 | 94.4 | |
| | Karnataka | 62.3 | 71.1 | 63.1 | 69.0 | 73.8 | 80.5 | 76.8 | 70.0 | 75.9 | 80.3 | 86.9 | |
| | Kerala | 42.8 | 43.6 | 45.5 | 47.8 | 54.6 | 57.5 | 61.7 | 54.5 | 56.8 | 63.6 | 66.5 | |
| | Tamil Nadu | 90.7 | 93.1 | 93.1 | 96.1 | 101.2 | 105.4 | 105.9 | 100.8 | 103.9 | 108.4 | 112.7 | |
| | Lakshadweep | 4.6 | 5.9 | 8.0 | 10.0 | 9.7 | 23.7 | 11.5 | 8.0 | 10.0 | 9.7 | 23.7 | |
| | Pondicherry | 32.0 | 39.6 | 34.5 | 42.6 | 38.3 | 43.9 | 44.8 | 34.5 | 42.6 | 38.6 | 44.2 | |

@ : Banks State-wise investment represent their holdings of State-level securities, such as, State Government loans 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.

Note: 1. Deposits and Credit (as per place of sanction and utilisation) data for 2003, 2004 and 2005 are based on BSR-1 and 2 Surveys as on March 31.

2. The investment data are based on BSR-5 Survey as on March 31, 2004 and 2005. Revised investment data of March 31, 2004 have been considered.

3. Data on C-D ratio for 2005 and 2006 (as per sanction) are based on BSR 7 Survey.