

Appendix Table III.38: Credit-Deposit Ratio and Investment plus Credit-Deposit Ratio of Scheduled Commercial Banks – Region/State-wise

Sr. No.	Region/State/Union Territory	Credit-Deposit Ratio						Investment plus Credit-Deposit Ratio @					
		March 2004		March 2005		March 2006		March 2007		March 2005		March 2006	
		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		3	4	5	6	7	8	9	10	11	12	13	
2													
1	ALL INDIA	58.2	58.2	66.0	66.0	72.4	72.4	75.0	73.4	73.4	78.3	78.3	
	NORTHERN REGION	54.8	56.8	59.5	62.2	64.6	67.9	68.6	64.7	67.4	68.7	72.0	
	Haryana	47.6	59.6	51.4	63.2	57.4	69.6	57.6	60.4	72.1	63.8	75.9	
	Himachal Pradesh	29.7	42.7	36.3	50.9	41.0	53.0	41.5	56.5	71.1	70.0	58.1	
	Jammu & Kashmir	37.4	41.7	46.7	50.9	47.2	52.7	47.3	55.9	60.0	55.1	60.6	
	Punjab	43.1	45.7	50.1	49.7	56.8	56.3	62.4	57.6	57.2	63.4	63.0	
	Rajasthan	55.8	62.9	68.7	76.5	77.3	86.0	82.5	89.6	97.4	94.1	102.9	
	Chandigarh	105.3	107.0	88.9	97.0	76.8	85.8	94.7	88.9	97.0	76.8	85.8	
	Delhi	59.9	57.9	62.4	62.5	67.4	68.0	70.9	62.5	62.6	67.4	68.0	
2	NORTH-EASTERN REGION	29.8	33.7	35.0	44.6	40.7	52.3	40.8	53.1	62.7	55.2	66.7	
	Arunachal Pradesh	16.1	25.2	22.0	30.0	26.5	41.6	26.8	34.3	42.4	36.8	52.0	
	Assam	31.8	35.7	35.3	41.9	42.6	49.1	43.3	50.2	56.9	54.6	61.1	
	Manipur	31.6	31.8	42.4	42.6	50.1	51.8	53.5	76.6	76.8	78.4	80.1	
	Meghalaya	34.6	42.6	43.6	85.7	48.1	113.9	35.8	59.4	101.5	62.6	128.4	
	Mizoram	34.8	39.7	47.8	59.1	51.2	53.7	53.8	83.0	94.3	79.7	82.2	
	Nagaland	15.0	15.2	22.9	23.2	23.2	23.2	22.1	71.8	72.1	52.6	53.5	
	Tripura	25.2	24.7	28.6	29.0	32.8	33.9	34.0	46.6	46.9	46.2	47.2	
3	EASTERN REGION	41.8	45.2	45.5	50.4	49.2	55.6	52.5	57.5	62.4	59.1	65.5	
	Bihar	24.9	26.9	27.7	31.4	40.0	46.3	30.1	42.7	40.3	42.4	52.1	
	Jharkhand	26.3	26.9	29.6	30.6	31.2	31.6	34.0	34.8	35.8	35.7	36.1	
	Orissa	53.7	58.6	61.8	74.7	66.0	78.7	64.0	80.2	93.2	80.3	92.9	
	Sikkim	22.4	23.0	29.3	29.3	45.3	44.8	44.1	44.3	44.1	59.2	58.6	
	West Bengal	49.5	53.8	52.3	56.8	56.3	61.4	62.6	63.4	67.8	65.7	70.8	
	Andaman & Nicobar Islands	26.1	42.2	26.8	43.8	29.0	49.2	28.1	26.8	29.0	29.0	49.2	
4	CENTRAL REGION	35.6	39.9	40.8	45.8	44.2	50.0	47.7	52.6	57.5	54.2	59.9	
	Chhattisgarh	40.0	44.9	43.6	49.9	45.5	52.5	53.0	50.2	56.6	50.7	57.7	
	Madhya Pradesh	46.8	50.1	54.7	61.2	60.5	67.2	62.2	68.2	74.8	71.9	78.6	
	Uttar Pradesh	33.1	38.0	37.9	42.2	41.0	46.3	45.1	49.9	54.2	51.3	56.7	
	Uttarakhand	21.1	23.4	24.3	29.1	25.8	30.9	27.0	34.3	39.0	34.3	39.4	
5	WESTERN REGION	72.0	63.2	83.5	71.8	92.0	78.9	91.2	87.6	75.9	95.0	82.0	
	Goa	21.7	27.3	25.1	30.3	23.2	27.6	26.3	30.6	35.8	27.0	31.4	
	Gujarat	42.2	54.8	46.5	60.9	55.6	75.3	64.5	55.2	69.6	63.0	82.7	
	Maharashtra	81.8	66.5	94.9	75.9	102.2	81.3	98.0	97.8	78.8	104.4	83.5	
	Dadra & Nagar Haveli	15.6	118.8	34.8	110.8	49.3	136.7	19.8	34.8	110.8	49.3	136.7	
	Daman & Diu	11.6	49.8	11.5	48.3	11.4	45.7	13.8	11.5	48.3	11.4	45.7	
6	SOUTHERN REGION	68.5	72.7	78.1	83.9	84.4	90.8	87.3	86.3	92.1	91.1	97.5	
	Andhra Pradesh	65.9	70.9	74.8	83.3	81.3	86.2	87.6	85.8	94.4	90.5	95.3	
	Karnataka	63.1	69.0	73.8	80.5	75.9	93.4	77.5	80.3	86.9	80.8	98.3	
	Kerala	45.5	47.8	54.6	57.5	64.3	63.6	63.6	63.6	66.5	69.1	72.1	
	Tamil Nadu	93.1	96.1	101.2	105.4	110.5	109.3	112.3	108.4	112.7	116.6	115.4	
	Lakshadweep	8.0	10.0	9.7	23.7	11.5	41.6	10.1	9.7	23.7	11.5	41.6	
	Puducherry	34.5	42.6	38.3	43.9	45.0	48.7	47.2	38.6	44.2	45.3	49.0	

@ : Bank's 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 2004, 2005 and 2006 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, 2005 and 2006.

3. C-D ratio for 2007 are based on BSR 7 Survey as on March 31, 2007.