

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

(Per cent)

Sr. No.	Region/State/Union Territory	Credit-Deposit Ratio						Investment plus Credit-Deposit Ratio @					
		March 2005		March 2006		March 2007		March 2008		March 2006		March 2007	
		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	ALL INDIA	66.0	66.0	72.4	72.4	75.0	75.0	74.2	74.2	78.3	78.3	79.8	79.8
	NORTHERN REGION	59.5	62.2	64.6	67.9	69.6	71.2	66.6	66.6	68.7	72.0	73.0	74.6
	Haryana	51.4	63.2	57.4	69.6	56.9	68.4	43.6	60.6	63.8	75.9	61.7	73.2
	Himachal Pradesh	36.3	50.9	41.0	53.0	42.8	51.1	40.6	43.6	58.1	70.0	58.1	66.5
	Jammu & Kashmir	46.7	50.9	47.2	52.7	62.5	60.9	48.1	48.1	55.1	60.6	69.9	68.3
	Punjab	50.1	49.7	56.8	56.3	65.3	65.3	66.3	66.3	63.4	63.0	71.8	71.5
	Rajasthan	68.7	76.5	77.3	86.0	82.9	90.9	82.0	82.0	94.1	102.9	96.4	104.5
	Chandigarh	88.9	97.0	76.8	85.8	95.9	101.1	94.0	94.0	76.8	85.8	95.9	101.1
	Delhi	62.4	62.5	67.4	68.0	70.8	69.6	65.7	65.7	67.4	68.0	70.8	69.6
2	NORTH-EASTERN REGION	35.0	44.6	40.7	52.3	40.7	48.6	39.0	39.0	55.2	66.7	51.7	59.7
	Assam	35.3	41.9	42.6	49.1	42.8	52.5	41.2	41.2	54.6	61.1	51.7	61.5
	Manipur	42.4	42.6	50.1	51.8	55.1	55.6	47.2	47.2	78.4	80.1	76.8	77.4
	Meghalaya	43.6	85.7	48.1	113.9	35.7	41.2	42.2	42.2	62.6	128.4	46.6	52.1
	Mizoram	47.8	59.1	51.2	53.7	53.8	58.4	55.9	55.9	79.7	82.2	74.7	79.3
	Nagaland	22.9	23.2	23.2	23.2	29.1	31.9	33.2	33.2	52.6	53.5	53.7	56.5
	Tripura	28.6	29.0	32.8	33.9	35.3	36.2	33.9	33.9	46.2	47.2	45.9	46.8
3	EASTERN REGION	45.5	50.4	49.2	55.6	54.1	60.6	51.2	51.2	59.1	65.5	61.8	68.3
	Bihar	27.7	31.4	30.3	40.0	32.4	49.0	29.7	29.7	42.4	52.1	41.3	57.9
	Jharkhand	29.6	30.6	31.2	31.6	32.8	33.3	35.1	35.1	35.7	36.1	36.8	37.3
	Orissa	61.8	74.7	66.0	78.7	64.6	72.6	56.6	56.6	80.3	92.9	74.4	82.4
	Sikkim	29.5	29.3	45.3	44.8	52.8	51.2	47.5	47.5	58.6	58.6	62.5	61.0
	West Bengal	52.3	56.8	56.3	61.4	64.7	68.4	61.4	61.4	65.7	70.8	72.3	76.0
	Andaman & Nicobar Islands	26.8	43.8	29.0	49.2	27.7	56.6	42.2	42.2	29.0	49.2	27.7	56.6
4	CENTRAL REGION	40.8	45.8	44.2	50.0	47.4	52.3	47.2	47.2	54.2	59.9	56.0	61.0
	Chhattisgarh	43.6	49.9	45.5	52.5	50.0	58.3	52.3	52.3	50.7	57.7	54.2	62.6
	Madhya Pradesh	54.7	61.2	60.5	67.2	61.8	64.6	60.3	60.3	71.9	78.6	71.5	74.4
	Uttar Pradesh	37.9	42.2	41.0	46.3	45.1	50.4	44.9	44.9	51.3	56.7	54.2	59.4
	Uttarakhand	24.3	29.1	25.8	30.9	26.7	32.1	26.6	26.6	34.3	39.4	33.8	39.2
5	WESTERN REGION	83.5	71.8	92.0	78.9	90.1	77.3	88.8	88.8	95.0	82.0	92.5	79.7
	Goa	25.1	30.3	23.2	27.6	26.2	30.0	29.2	29.2	27.0	31.4	29.9	33.7
	Gujarat	46.5	60.9	55.6	75.3	63.7	88.4	65.2	65.2	63.0	82.7	69.6	94.3
	Maharashtra	94.9	75.9	102.2	81.3	96.8	76.5	94.7	94.7	104.4	83.5	98.5	78.2
	Dadra & Nagar Haveli	34.8	110.8	49.3	136.7	20.6	116.4	23.5	23.5	49.3	136.7	20.6	116.4
	Daman & Diu	11.5	48.3	11.4	45.7	15.6	57.1	14.9	14.9	11.4	45.7	15.6	57.1
6	SOUTHERN REGION	78.1	83.9	84.4	90.8	87.0	96.6	89.3	89.3	91.1	97.5	92.7	102.3
	Andhra Pradesh	74.8	83.3	81.3	86.2	87.3	91.2	91.6	91.6	90.5	95.3	95.5	99.3
	Karnataka	73.8	80.5	75.9	93.4	76.3	99.8	78.0	78.0	80.8	98.3	79.9	103.4
	Kerala	54.6	57.5	61.4	64.3	60.9	63.8	65.3	65.3	69.1	72.1	67.7	70.7
	Tamil Nadu	101.2	105.4	110.5	109.3	114.5	118.6	113.4	113.4	116.6	115.4	119.6	123.7
	Lakshadweep	9.7	23.7	11.5	41.6	10.2	24.7	7.7	7.7	11.5	41.6	10.2	24.7
	Puducherry	38.3	43.9	45.0	48.7	47.9	51.5	49.4	49.4	45.3	49.0	47.9	51.5

@ : 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 investments 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) for 2005, 2006 and 2007 are based on BSR-1 and 2 Surveys as on March 31, 2008.
2. Deposits and credit data (as per sanction) for 2008 are based on BSR 7 as on March 31, 2008.
3. The investment figures are based on BSR-5 survey as on March 31, 2006 and March 31, 2007.