

**Table No. 1.7 - State-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Place of Sanction and
Utilisation
MARCH 1998**

REGION/STATE/ UNION TERRITORY	(Amount in Rupees Lakh)						
	Total Credit Sanctioned in the State of	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	65471,56	62547,89	2923,67	1254,65	63802,54	48.8	47.5
Haryana	5269,51	5204,84	64,67	1562,01	6766,86	42.9	55.1
Himachal Pradesh	946,97	920,43	26,53	199,67	1120,10	21.4	25.3
Jammu & Kashmir	2182,70	2052,88	129,82	13,67	2066,55	37.7	35.7
Punjab	10170,76	10062,27	108,49	781,37	10843,64	36.5	38.9
Rajasthan	8130,75	8091,35	39,39	816,84	8908,19	47.2	51.7
Chandigarh	2852,29	2526,83	325,46	241,71	2768,55	57.9	56.2
Delhi	35918,58	30639,84	5278,74	688,80	31328,65	58.2	50.7
NORTH-EASTERN REGION	2879,49	2845,65	33,83	334,27	3179,92	30.4	33.5
Arunachal Pradesh	55,62	55,52	10	14,60	70,11	13.3	16.8
Assam	2053,20	2016,67	36,53	290,59	2307,26	33.6	37.8
Manipur	163,73	161,07	2,66	3,79	164,86	58.2	58.6
Meghalaya	159,96	158,17	1,79	4,98	163,14	15.4	15.7
Mizoram	49,75	49,54	20	4,66	54,20	23.2	25.2
Nagaland	105,77	104,82	95	13,10	117,92	19.0	21.2
Tripura	291,47	291,12	35	11,30	302,42	33.8	35.1
EASTERN REGION	32344,40	31555,17	789,24	384,42	31939,59	40.9	40.4
Bihar	7308,09	7251,74	56,35	161,60	7413,34	28.3	28.7
Orissa	4143,53	4127,07	16,47	175,02	4302,08	47.6	49.4
Sikkim	59,71	50,06	9,65	32	50,38	21.3	18.0
West Bengal	20797,86	19865,21	932,65	270,12	20135,33	47.2	45.7
Andaman & Nicobar Islands	35,22	34,08	1,13	4,37	38,45	15.1	16.5
CENTRAL REGION	29407,61	29261,72	145,89	2971,76	32233,48	35.8	39.2
Madhya Pradesh	11731,12	11632,98	98,14	964,05	12597,03	52.8	56.7
Uttar Pradesh	17676,48	17604,64	71,84	2031,80	19636,45	29.5	32.7
WESTERN REGION	105645,98	102368,13	3277,86	945,70	103313,82	66.5	65.0
Goa	1157,55	1142,05	15,50	58,71	1200,76	24.7	25.6
Gujarat	17067,83	16829,00	238,82	1878,74	18707,74	49.0	53.8
Maharashtra	87344,70	82350,06	4994,64	747,72	83097,78	73.4	69.8

Dadra & Nagar Haveli	24,23	24,23	-	113,64	137,88	22.4	127.6
Daman & Diu	51,68	49,83	1,85	119,82	169,65	21.3	69.9
SOUTHERN REGION	94195,40	93825,60	369,80	1649,49	95475,09	71.1	72.0
Andhra Pradesh	22772,71	22642,23	130,48	543,59	23185,81	71.1	72.4
Karnataka	21834,09	21608,86	225,23	808,05	22416,91	68.4	70.3
Kerala	12218,21	12171,21	47,00	190,66	12361,87	44.2	44.7
Tamil Nadu	37011,51	36329,86	681,65	706,21	37036,07	92.6	92.6
Lakshadweep	2,99	2,99	-	74	3,74	7.8	9.8
Pondicherry	355,88	336,84	19,05	133,85	470,69	36.5	48.3
ALL-INDIA	329944,44				329944,44	55.3	55.3