

Appendix Table IV.39: 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@				Investment plus Credit plus RIDF-Deposit Ratio @			
		March 2007		March 2008		March 2009	March 2007		March 2008		March 2007		March 2008	
		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	14	15
	ALL INDIA	75.0	75.0	74.4	74.4	72.6	79.8	79.8	79.2	79.2	80.5	80.5	80.2	80.2
1	NORTHERN REGION	69.6	71.2	67.7	70.1	68.5	73.0	74.6	71.4	73.8	75.2	75.2	72.7	75.1
	Haryana	56.9	68.4	60.1	67.2	61.5	61.7	73.2	63.6	70.7	62.9	74.3	64.7	71.8
	Himachal Pradesh	42.8	51.1	43.4	51.3	38.5	58.1	66.5	62.7	70.6	60.9	69.2	65.9	73.8
	Jammu & Kashmir	62.5	60.9	56.4	56.3	46.3	69.9	68.3	68.3	68.3	73.0	71.4	71.6	71.5
	Punjab	65.6	65.3	67.2	76.1	65.5	71.8	71.5	75.4	84.3	73.0	72.7	76.6	85.6
	Rajasthan	82.9	90.9	82.4	100.0	80.2	96.4	104.5	95.9	113.6	97.9	106.0	97.8	115.5
	Chandigarh	95.9	101.1	96.2	95.8	114.1	95.9	101.1	96.2	95.8	95.9	101.1	96.2	95.8
	Delhi	70.8	69.6	66.9	64.4	68.5	70.8	69.6	66.9	64.4	70.8	69.6	68.0	65.4
2	NORTH-EASTERN REGION	40.7	48.6	40.7	48.3	35.8	51.7	59.7	50.3	58.0	53.7	61.7	52.5	60.1
	Arunachal Pradesh	28.0	46.0	31.7	57.7	24.8	36.6	54.7	40.3	66.3	46.2	64.2	48.2	74.2
	Assam	42.8	52.5	42.4	49.8	38.3	51.7	61.5	50.3	57.8	53.1	62.9	51.9	59.4
	Manipur	55.1	55.6	48.4	50.3	38.7	76.8	77.4	65.0	66.8	77.5	78.0	65.8	67.6
	Meghalaya	35.7	41.2	33.2	41.1	27.6	46.6	52.1	42.9	50.8	48.3	53.8	44.8	52.7
	Mizoram	53.8	58.4	62.9	65.5	58.7	74.7	79.3	83.2	85.9	78.7	83.3	87.3	90.0
	Nagaland	29.1	31.9	34.0	43.9	30.7	53.7	56.5	56.4	66.3	57.8	60.6	60.6	70.5
	Tripura	35.3	36.2	36.1	36.8	29.8	45.9	46.8	44.2	45.0	47.7	48.6	46.2	47.0
3	EASTERN REGION	54.1	60.6	51.5	58.2	48.9	61.8	68.3	59.1	65.7	62.8	69.3	60.1	66.7
	Bihar	32.4	49.0	28.2	45.0	27.3	41.3	57.9	36.0	52.8	41.9	58.5	37.0	53.8
	Jharkhand	32.8	33.3	35.3	40.2	32.0	36.8	37.3	38.8	43.6	38.4	38.9	40.2	45.0
	Orissa	64.6	72.6	56.3	62.4	50.8	74.4	82.4	62.4	68.5	75.8	83.8	63.8	69.9
	Sikkim	52.8	51.2	46.8	53.7	42.4	62.5	61.0	56.7	63.7	64.0	62.5	58.4	65.4
	West Bengal	64.7	68.4	62.4	65.8	60.8	72.3	76.0	71.1	74.5	73.1	76.9	71.9	75.3
	Andaman & Nicobar Islands	27.7	56.6	30.7	75.0	32.2	27.7	56.6	30.7	75.0	27.7	56.6	30.7	75.0
4	CENTRAL REGION	47.4	52.3	46.1	54.6	44.8	56.0	61.0	53.8	62.2	57.3	62.3	55.1	63.6
	Chhattisgarh	50.0	58.3	49.8	66.0	53.3	54.2	62.6	53.1	69.3	56.6	64.9	55.0	71.2
	Madhya Pradesh	61.8	64.6	60.1	65.9	57.4	71.5	74.4	67.5	73.3	73.8	76.6	69.9	75.7
	Uttar Pradesh	45.1	50.4	43.7	52.6	42.1	54.2	59.4	52.1	61.0	55.1	60.3	53.0	61.9
	Uttaranchal	26.7	32.1	26.2	31.6	25.6	33.8	39.2	33.6	38.9	35.5	40.8	35.2	40.6
5	WESTERN REGION	90.1	77.3	88.6	76.0	85.2	92.5	79.7	91.4	78.8	92.9	80.1	91.9	79.3
	Goa	26.2	30.0	29.4	33.6	26.5	29.9	33.7	34.3	38.4	30.0	33.8	34.3	38.5
	Gujarat	63.7	88.4	66.5	97.8	63.2	69.6	94.3	74.3	105.6	71.8	96.5	76.4	107.7
	Maharashtra	96.8	76.5	93.9	73.1	90.8	98.5	78.2	95.8	75.0	98.6	78.3	95.9	75.2
	Dadra & Nagar Haveli	20.6	116.4	23.9	121.9	20.8	20.6	116.4	23.9	122.0	20.6	116.4	23.9	122.0
	Daman & Diu	15.6	57.1	15.0	58.2	18.9	15.6	57.1	15.0	58.2	15.6	57.1	15.0	58.2
6	SOUTHERN REGION	87.0	96.6	89.1	96.8	88.4	92.7	102.3	95.1	102.8	93.6	103.2	96.1	103.8
	Andhra Pradesh	87.3	91.2	90.4	97.2	97.6	95.5	99.3	99.0	105.7	97.1	101.0	100.8	107.6
	Karnataka	76.3	99.8	78.1	94.3	76.6	79.9	103.4	81.2	97.3	80.4	103.9	81.7	97.9
	Kerala	60.9	63.8	63.4	66.4	60.4	67.7	70.7	71.4	74.4	68.3	71.3	72.1	75.0
	Tamil Nadu	114.5	118.6	114.7	117.0	108.9	119.6	123.7	120.4	122.8	120.5	124.6	121.5	123.9
	Lakshadweep	10.2	24.7	7.5	14.9	5.4	10.2	24.7	7.5	14.9	10.2	24.7	7.5	14.9
	Puducherry	47.9	51.5	49.7	50.1	51.9	47.9	51.5	57.1	57.5	47.9	51.5	57.1	57.5

@ : 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 and utilisation) data for 2007 and 2008 are based on BSR-1 and 2 Surveys as on March 31.

2. Deposits and credit data (as per sanction) for 2009 are based on BSR 7 as on March 31,2009.

3. The investment figures are based on BSR-5 survey as on March 31,2007 and March 31,2008.

4. RIDF outstanding data are based on information provided by NABARD.