

**Appendix Table IV.8: Kisan Credit Card Scheme: State-wise Progress (Continued)**  
(At end-March 2023)

(Amount in ₹ crore and number of issued cards in '000)

Sr. No.	State/UT	Co-operative Banks				Regional Rural Banks			
		Number of Operative KCCs		Amount outstanding under Operative KCCs		Number of Operative KCCs		Amount outstanding under Operative KCCs	
		2022	2023	2022	2023	2022	2023	2022	2023
1	2	3	4	5	6	7	8	9	10
	<b>Northern Region</b>	<b>5,318</b>	<b>5,423</b>	<b>37,211</b>	<b>35,431</b>	<b>1,417</b>	<b>1,492</b>	<b>34,814</b>	<b>37,304</b>
1	Haryana	1,169	1,155	12,059	12,300	287	297	8,271	8,302
2	Himachal Pradesh	115	118	1,870	2,062	69	83	932	1,281
3	Jammu & Kashmir	8	7	62	62	124	126	989	1,068
4	Ladakh	0	0	0	0	0	0	0	0
5	New Delhi	0	0	2	1	0	0	0	0
6	Punjab	976	940	7,470	7,194	157	158	5,779	6,100
7	Rajasthan	3,050	3,204	15,748	13,811	780	828	18,843	20,553
8	Chandigarh	0	0	0	0	0	0	0	0
	<b>North-Eastern Region</b>	<b>114</b>	<b>72</b>	<b>169</b>	<b>157</b>	<b>454</b>	<b>460</b>	<b>1,926</b>	<b>2,174</b>
9	Assam	1	1	18	21	282	287	1,295	1,485
10	Arunachal Pradesh	1	1	7	7	3	3	23	22
11	Meghalaya	16	16	32	32	31	35	175	201
12	Mizoram	1	1	6	7	19	21	221	243
13	Manipur	2	3	10	16	10	10	40	44
14	Nagaland	4	4	20	22	1	1	2	2
15	Tripura	88	44	73	43	109	105	169	178
16	Sikkim	1	2	3	8	0	0	0	0
	<b>Western Region</b>	<b>4,516</b>	<b>4,571</b>	<b>34,779</b>	<b>38,860</b>	<b>1,088</b>	<b>1,184</b>	<b>13,302</b>	<b>15,358</b>
17	Gujarat	965	993	13,098	14,810	414	453	7,392	8,426
18	Maharashtra	3,550	3,576	21,664	24,031	674	731	5,910	6,931
19	Goa	1	2	16	19	0	0	0	0
20	Dadar & Nagar Haveli & Daman & Diu	0	0	0	0	0	0	0	0
	<b>Central Region</b>	<b>8,227</b>	<b>8,371</b>	<b>34,262</b>	<b>38,195</b>	<b>4,118</b>	<b>4,325</b>	<b>52,243</b>	<b>55,978</b>
21	Uttar Pradesh	2,682	2,727	7,375	9,070	3,517	3,677	44,986	46,843
22	Uttarakhand	295	289	1,549	1,750	39	28	287	199
23	Madhya Pradesh	3,849	3,865	21,318	23,146	425	452	5,978	7,577
24	Chhattisgarh	1,401	1,491	4,021	4,229	136	168	993	1,358
	<b>Southern Region</b>	<b>7,998</b>	<b>8,016</b>	<b>51,337</b>	<b>57,830</b>	<b>3,483</b>	<b>3,770</b>	<b>42,040</b>	<b>49,446</b>
25	Karnataka	3,125	3,003	19,863	20,888	668	757	11,701	13,364
26	Kerala	660	705	5,234	5,832	365	480	5,561	8,097
27	Andhra Pradesh	1,535	1,477	12,136	12,925	946	951	11,569	11,826
28	Tamil Nadu	1,744	1,904	9,124	12,889	39	80	502	1,420
29	Telangana	928	926	4,969	5,297	1,465	1,502	12,696	14,724
30	Lakshdweep	0	0	0	0	0	0	0	0
31	Puducherry	6	0	11	0	1	1	11	14
	<b>Eastern Region</b>	<b>4,958</b>	<b>4,935</b>	<b>17,856</b>	<b>18,963</b>	<b>2,788</b>	<b>2,636</b>	<b>17,734</b>	<b>17,739</b>
32	Odisha	2,899	2,939	12,837	13,475	433	436	2,403	2,575
33	West Bengal	1,787	1,727	4,501	4,970	401	417	1,916	2,085
34	Andaman and Nicobar Island	7	7	18	18	0	0	0	0
35	Bihar	251	246	464	452	1,572	1,405	11,261	10,684
36	Jharkhand	13	16	36	49	382	378	2,154	2,396
	<b>Total</b>	<b>31,131</b>	<b>31,389</b>	<b>1,75,615</b>	<b>1,89,436</b>	<b>13,348</b>	<b>13,868</b>	<b>1,62,060</b>	<b>1,77,999</b>

**Appendix Table IV.8: Kisan Credit Card Scheme: State-wise Progress (Concluded)**  
(At end-March 2023)

(Amount in ₹ crore and number of issued cards in '000)

Sr. No.	State/UT	Scheduled Commercial Banks (excluding RRBs)				Total			
		Number of Operative KCCs		Amount outstanding under Operative KCCs		Number of Operative KCCs		Amount outstanding under Operative KCCs	
		2022	2023	2022	2023	2022	2023	2022	2023
1	2	11	12	13	14	15	16	17	18
	<b>Northern Region</b>	<b>5,455</b>	<b>5,511</b>	<b>1,44,351</b>	<b>1,47,046</b>	<b>12,190</b>	<b>12,426</b>	<b>2,16,376</b>	<b>2,19,780</b>
1	Haryana	796	835	27,719	29,440	2,253	2,287	48,049	50,042
2	Himachal Pradesh	240	257	4,507	4,666	424	458	7,309	8,009
3	Jammu & Kashmir	802	778	5,241	5,233	934	911	6,292	6,363
4	Ladakh	190	28	4,226	258	190	28	4,226	258
5	New Delhi	3	3	53	43	3	3	55	44
6	Punjab	1,036	1,100	42,505	42,129	2,169	2,198	55,754	55,423
7	Rajasthan	2,387	2,508	59,992	65,178	6,216	6,540	94,583	99,543
8	Chandigarh	1	1	107	99	1	1	107	99
	<b>North-Eastern Region</b>	<b>491</b>	<b>530</b>	<b>3,289</b>	<b>3,450</b>	<b>1,058</b>	<b>1,063</b>	<b>5,384</b>	<b>5,781</b>
9	Assam	375	400	2,583	2,612	658	688	3,896	4,119
10	Arunachal Pradesh	6	6	45	52	10	10	76	81
11	Meghalaya	19	21	113	127	66	72	320	360
12	Mizoram	8	14	42	64	27	35	269	315
13	Manipur	6	7	60	106	18	20	111	165
14	Nagaland	22	25	132	155	26	30	153	179
15	Tripura	49	50	271	286	246	199	513	507
16	Sikkim	6	7	44	49	7	9	46	56
	<b>Western Region</b>	<b>4,205</b>	<b>4,450</b>	<b>71,644</b>	<b>78,634</b>	<b>9,809</b>	<b>10,205</b>	<b>1,19,724</b>	<b>1,32,851</b>
17	Gujarat	1,500	1,572	36,450	39,137	2,879	3,018	56,941	62,373
18	Maharashtra	2,696	2,868	35,069	39,366	6,921	7,175	62,643	70,329
19	Goa	7	8	94	91	8	9	110	109
20	Dadar & Nagar Haveli & Daman & Diu	1	2	30	40	1	2	30	40
	<b>Central Region</b>	<b>6,524</b>	<b>6,701</b>	<b>1,22,147</b>	<b>1,29,155</b>	<b>18,868</b>	<b>19,398</b>	<b>2,08,653</b>	<b>2,23,328</b>
21	Uttar Pradesh	4,272	4,302	70,673	72,202	10,471	10,705	123,034	1,28,115
22	Uttarakhand	212	191	4,852	4,417	547	509	6,688	6,365
23	Madhya Pradesh	1,794	1,950	41,837	47,369	6,068	6,267	69,133	78,092
24	Chhattisgarh	246	258	4,785	5,168	1,782	1,917	9,798	10,756
	<b>Southern Region</b>	<b>7,133</b>	<b>8,013</b>	<b>1,14,023</b>	<b>1,38,002</b>	<b>18,614</b>	<b>19,799</b>	<b>2,07,400</b>	<b>2,45,279</b>
25	Karnataka	944	961	19,014	19,908	4,737	4,720	50,578	54,161
26	Kerala	905	1,409	17,069	29,472	1,929	2,594	27,864	43,401
27	Andhra Pradesh	2,096	2,124	32,420	36,129	4,577	4,552	56,125	60,879
28	Tamil Nadu	1,273	1,596	21,983	27,823	3,055	3,580	31,609	42,132
29	Telangana	1,880	1,910	22,947	24,384	4,273	4,337	40,611	44,405
30	Lakshdweep	25	2	376	15	25	2	376	15
31	Puducherry	10	12	216	272	18	13	237	286
	<b>Eastern Region</b>	<b>3,063</b>	<b>3,085</b>	<b>20,816</b>	<b>22,198</b>	<b>10,809</b>	<b>10,657</b>	<b>56,407</b>	<b>58,901</b>
32	Odisha	666	596	5,109	5,694	3,999	3,971	20,349	21,744
33	West Bengal	1,034	988	7,367	7,477	3,222	3,132	13,784	14,531
34	Andaman and Nicobar Island	2	2	28	20	9	9	45	38
35	Bihar	834	926	5,855	6,251	2,657	2,577	17,581	17,388
36	Jharkhand	527	574	2,458	2,755	922	968	4,648	5,200
	<b>Total</b>	<b>26,870</b>	<b>28,290</b>	<b>4,76,271</b>	<b>5,18,485</b>	<b>71,348</b>	<b>73,547</b>	<b>8,13,945</b>	<b>8,85,921</b>

Source: NABARD>Returns from Scheduled Commercial Banks (excluding RRBs).

Appendix Table IV.9: Bank Group-wise Lending to the Sensitive Sectors

(Amount in ₹ crore)

Sector	Public Sector Banks		Private Sector Banks		Foreign Banks		Small Finance Banks		Scheduled Commercial Banks*	
	2022-23	Percentage Variation	2022-23	Percentage Variation	2022-23	Percentage Variation	2022-23	Percentage Variation	2022-23	Percentage Variation
1	2	3	4	5	6	7	8	9	10	11
1. Capital Market #	54,107 (0.7)	11.4	1,18,276 (2.2)	22.9	12,520 (2.5)	37.9	441 (0.2)	36.7	1,85,346 (1.3)	20.2
2. Real Estate @	17,44,848 (21.1)	17.2	13,75,673 (25.6)	18.4	1,40,978 (28.7)	-0.8	36,883 (20.7)	49.2	32,98,382 (23.0)	17.1
3. Commodities	-	-	-	-	-	-	-	-	-	-
<b>Total Advances to Sensitive Sectors</b>	<b>17,98,954 (21.7)</b>	<b>17.0</b>	<b>14,93,949 (27.8)</b>	<b>18.8</b>	<b>1,53,497 (31.3)</b>	<b>1.5</b>	<b>37,325 (21.0)</b>	<b>49.1</b>	<b>34,83,728 (24.3)</b>	<b>17.2</b>

- Notes:** 1. #: Exposure to capital market is inclusive of both investments and advances.  
2. @: Exposure to real estate sector is inclusive of both direct and indirect lending.  
3. Figures in brackets are percentages to total loans and advances of the concerned bank-group.  
4. \*: Inclusive of Payments Banks.  
5. -: Nil/Negligible.

**Source:** Annual accounts of respective banks.