

Appendix Table IV.11: 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 2009		March 2010		March 2011	March 2009		March 2010		March 2010	
		As per Sanction	As per Utilisation	As per Sanction	As per Utilisation	As per Sanction	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
	ALL INDIA	72.6	72.6	73.3	73.3	75.1	78.6	78.6	79.8	79.8	81.2	81.2
1	NORTHERN REGION	68.9	71.1	74.4	74.9	82.7	73.3	75.5	79.4	80.0	82.2	82.7
	Haryana	61.4	74.0	63.3	76.1	71.5	67.3	80.0	70.1	82.9	71.1	83.9
	Himachal Pradesh	38.6	47.1	42.2	51.1	39.6	60.6	69.1	64.2	73.0	67.8	76.6
	Jammu & Kashmir	47.2	47.3	46.4	47.8	37.2	59.8	60.0	58.3	59.7	62.4	63.8
	Punjab	65.7	65.5	71.5	73.0	77.3	75.0	74.8	82.7	84.2	84.9	86.3
	Rajasthan	80.6	87.5	88.4	96.6	90.0	96.2	103.0	105.7	114.0	108.2	116.4
	Chandigarh	115.0	119.9	131.1	133.7	129.3	115.0	119.9	131.1	133.7	131.1	133.7
	Delhi	68.9	68.8	74.6	70.6	87.1	69.0	68.8	74.6	70.6	77.9	73.9
2	NORTH-EASTERN REGION	36.0	39.2	35.5	39.1	32.8	46.9	50.1	45.7	49.3	48.0	51.6
	Arunachal Pradesh	25.5	33.9	27.5	34.4	22.5	32.0	40.3	33.5	40.3	40.4	47.2
	Assam	38.5	41.5	37.8	40.5	35.6	48.4	51.4	46.5	49.2	48.1	50.8
	Manipur	36.0	37.1	42.1	44.8	32.8	56.5	57.5	66.7	69.5	67.5	70.3
	Meghalaya	28.3	34.6	25.6	32.7	24.0	37.2	43.5	34.1	41.2	36.3	43.3
	Mizoram	57.9	60.2	53.2	57.7	43.0	80.5	82.8	72.9	77.5	76.5	81.1
	Nagaland	30.8	31.6	30.3	40.2	25.6	54.5	55.3	56.2	66.1	60.6	70.5
	Tripura	30.7	31.5	30.7	31.6	31.4	37.8	38.6	37.9	38.7	40.4	41.3
3	EASTERN REGION	48.8	50.8	50.8	53.5	51.2	57.2	59.2	59.9	62.6	61.1	63.8
	Bihar	26.8	26.6	29.0	29.7	29.0	35.0	34.8	38.1	38.8	39.7	40.4
	Jharkhand	32.0	35.7	35.1	36.8	35.0	37.5	41.2	42.8	44.5	44.6	46.3
	Orissa	50.8	55.7	54.4	58.1	51.3	55.3	60.2	57.8	61.5	59.6	63.4
	Sikkim	41.6	53.7	37.2	49.5	37.7	142.7	154.7	52.1	64.4	55.5	67.8
	West Bengal	60.7	62.2	61.5	64.8	63.7	71.1	72.6	72.6	75.9	73.4	76.6
	Andaman & Nicobar Islands	31.7	38.1	36.5	41.1	37.8	31.7	38.1	36.5	41.1	36.5	41.1
4	CENTRAL REGION	44.3	48.7	47.3	51.0	47.4	52.9	57.3	55.6	59.4	57.2	60.9
	Chhattisgarh	46.3	52.3	52.3	55.1	52.3	48.9	54.9	55.4	58.3	56.7	59.5
	Madhya Pradesh	57.4	61.9	60.6	63.7	59.7	66.7	71.2	69.9	73.1	72.3	75.4
	Uttar Pradesh	42.2	46.5	43.3	47.4	43.6	51.5	55.8	51.9	56.0	53.1	57.2
	Uttarakhand	25.3	28.6	33.7	38.2	35.2	32.9	36.3	43.4	47.9	45.4	49.8
5	WESTERN REGION	85.6	77.0	79.1	74.7	78.1	89.5	81.0	83.1	78.8	83.6	79.3
	Goa	26.7	26.6	26.5	27.9	29.0	31.8	31.7	31.8	33.2	32.3	33.7
	Gujarat	63.7	74.6	65.3	75.2	66.3	73.4	84.3	75.9	85.8	77.9	87.8
	Maharashtra	91.2	78.7	82.9	75.8	81.3	94.1	81.6	85.8	78.6	86.0	78.9
	Dadra & Nagar Haveli	18.1	87.7	60.0	92.9	34.8	18.1	87.7	60.0	92.9	60.0	92.9
	Daman & Diu	19.3	49.1	20.2	44.7	20.9	19.3	49.1	20.2	44.7	20.2	44.7
6	SOUTHERN REGION	87.9	94.1	92.7	94.8	94.1	95.5	101.7	101.6	103.7	102.7	104.8
	Andhra Pradesh	96.4	104.9	105.1	109.7	110.0	106.2	114.8	117.1	121.6	118.9	123.4
	Karnataka	77.3	82.8	77.6	80.4	72.5	82.2	87.7	82.7	85.6	83.4	86.2
	Kerala	59.7	61.7	63.1	64.5	72.0	68.8	70.8	73.5	74.9	74.3	75.7
	Tamil Nadu	108.1	115.2	113.8	113.5	114.1	115.5	122.7	123.1	122.8	124.3	124.0
	Lakshadweep	5.4	7.5	7.3	7.7	8.2	5.4	7.5	7.3	7.7	7.3	7.7
	Puducherry	51.4	55.8	57.2	59.2	61.3	64.0	68.4	71.7	73.7	71.7	73.7

@ : 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 2009 and 2010 are based on BSR-1 and 2 Surveys as on March 31.

2) Deposits and credit data (as per sanction) for 2010 are based on BSR 7 as on March 31,2010.

3) The investment figures are based on BSR-5 survey as on March 31,2009 and March 31,2010.

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