

**Appendix Table IV.8: 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 2010		March 2011		March 2012	March 2010		March 2011		March 2011		
		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	
	<b>ALL INDIA</b>	<b>73.3</b>	<b>73.3</b>	<b>75.6</b>	<b>75.6</b>	<b>78.1</b>	<b>79.8</b>	<b>79.8</b>	<b>81.2</b>	<b>81.2</b>	<b>82.4</b>	<b>82.4</b>	
<b>1</b>	<b>NORTHERN REGION</b>	<b>74.4</b>	<b>74.9</b>	<b>82.5</b>	<b>83.4</b>	<b>90.1</b>	<b>79.4</b>	<b>80.0</b>	<b>87.2</b>	<b>88.1</b>	<b>89.4</b>	<b>90.4</b>	
	Haryana	63.3	76.1	71.7	85.6	102.1	70.1	82.9	78.5	92.4	79.3	93.2	
	Himachal Pradesh	42.2	51.0	41.6	48.6	37.2	64.2	73.0	58.0	65.0	61.1	68.2	
	Jammu & Kashmir	46.4	47.8	38.1	35.7	34.3	58.3	59.7	48.4	46.1	52.4	50.0	
	Punjab	71.5	73.0	77.8	92.9	81.6	82.7	84.2	88.5	103.6	89.7	104.7	
	Rajasthan	88.4	96.6	90.4	95.8	90.1	105.7	114.0	105.8	111.2	108.0	113.4	
	Chandigarh	131.1	133.7	121.6	119.8	113.6	131.1	133.7	121.6	119.8	121.6	119.8	
	Delhi	74.6	70.6	86.8	80.8	95.3	74.6	70.6	86.8	80.8	89.6	83.6	
<b>2</b>	<b>NORTH-EASTERN REGION</b>	<b>35.5</b>	<b>39.1</b>	<b>33.8</b>	<b>36.3</b>	<b>33.8</b>	<b>45.7</b>	<b>49.3</b>	<b>42.6</b>	<b>45.1</b>	<b>44.4</b>	<b>47.0</b>	
	Arunachal Pradesh	27.5	34.4	23.7	27.4	22.5	33.5	40.3	28.2	31.9	34.1	37.8	
	Assam	37.8	40.5	36.5	38.9	37.3	46.5	49.2	43.8	46.2	45.2	47.6	
	Manipur	42.1	44.8	34.8	36.6	30.1	66.7	69.5	54.9	56.7	55.4	57.2	
	Meghalaya	25.6	32.7	24.4	29.6	25.3	34.1	41.2	32.1	37.3	34.2	39.3	
	Mizoram	53.2	57.7	46.0	49.8	38.1	72.9	77.5	64.9	68.6	68.4	72.2	
	Nagaland	30.3	40.2	26.1	27.5	26.8	56.2	66.1	48.0	49.4	48.0	49.4	
	Tripura	30.7	31.6	32.2	33.2	31.3	37.9	38.7	40.0	41.0	43.2	44.2	
<b>3</b>	<b>EASTERN REGION</b>	<b>50.8</b>	<b>53.5</b>	<b>51.4</b>	<b>53.3</b>	<b>50.0</b>	<b>59.9</b>	<b>62.6</b>	<b>59.2</b>	<b>61.1</b>	<b>60.4</b>	<b>62.4</b>	
	Bihar	29.0	29.7	29.5	31.6	29.1	38.1	38.8	36.9	39.0	38.4	40.5	
	Jharkhand	35.1	36.8	34.4	35.6	33.6	42.8	44.5	40.9	42.0	42.8	44.0	
	Orissa	54.4	58.1	52.5	55.7	46.9	57.8	61.5	54.9	58.0	56.8	60.0	
	Sikkim	37.2	49.5	37.9	62.4	32.0	52.1	64.4	51.0	75.4	55.0	79.5	
	West Bengal	61.5	64.8	63.7	65.1	62.9	72.6	75.9	73.6	75.0	74.4	75.8	
	Andaman & Nicobar Islands	36.5	41.1	38.1	39.1	38.0	36.5	41.1	38.1	39.1	38.1	39.1	
<b>4</b>	<b>CENTRAL REGION</b>	<b>47.3</b>	<b>51.0</b>	<b>46.7</b>	<b>50.9</b>	<b>47.3</b>	<b>55.6</b>	<b>59.4</b>	<b>53.2</b>	<b>57.4</b>	<b>54.5</b>	<b>58.8</b>	
	Chhattisgarh	52.3	55.1	52.3	56.1	53.5	55.4	58.3	52.6	56.4	53.5	57.3	
	Madhya Pradesh	60.6	63.7	55.6	60.1	57.2	69.9	73.1	63.3	67.8	65.1	69.6	
	Uttar Pradesh	43.3	47.4	44.0	48.2	44.0	51.9	56.0	50.7	55.0	51.8	56.1	
	Uttaranchal	33.7	38.2	35.4	39.1	35.6	43.5	47.9	44.3	48.0	46.1	49.8	
<b>5</b>	<b>WESTERN REGION</b>	<b>79.1</b>	<b>74.7</b>	<b>79.5</b>	<b>74.1</b>	<b>83.1</b>	<b>83.1</b>	<b>78.8</b>	<b>83.0</b>	<b>77.6</b>	<b>83.4</b>	<b>78.0</b>	
	Goa	26.5	27.9	29.1	31.1	28.9	31.8	33.2	29.6	31.6	30.3	32.2	
	Gujarat	65.3	75.2	66.2	74.4	69.7	75.9	85.8	76.1	84.3	77.7	85.9	
	Maharashtra	82.9	75.8	83.0	75.0	87.1	85.8	78.6	85.5	77.5	85.7	77.6	
	Dadra & Nagar Haveli	60.0	92.9	34.8	56.2	34.4	60.0	92.9	34.8	56.2	34.8	56.2	
	Daman & Diu	20.2	44.7	21.3	43.8	17.2	20.2	44.7	21.3	43.8	21.3	43.8	
<b>6</b>	<b>SOUTHERN REGION</b>	<b>92.7</b>	<b>94.8</b>	<b>94.5</b>	<b>98.3</b>	<b>94.8</b>	<b>101.6</b>	<b>103.7</b>	<b>102.2</b>	<b>106.0</b>	<b>103.2</b>	<b>107.0</b>	
	Andhra Pradesh	105.1	109.7	109.7	114.9	110.4	117.1	121.6	120.3	125.5	121.8	127.0	
	Karnataka	77.6	80.4	72.7	76.3	70.7	82.7	85.6	76.8	80.4	77.5	81.1	
	Kerala	63.1	64.5	73.1	73.8	75.5	73.5	74.9	81.5	82.2	82.2	83.0	
	Tamil Nadu	113.8	113.5	115.1	119.4	116.2	123.1	122.8	123.5	127.7	124.5	128.7	
	Lakshadweep	7.3	7.7	8.7	8.8	9.7	7.3	7.7	8.7	8.8	8.7	8.8	
	Puducherry	57.2	59.2	62.7	63.7	71.6	71.7	73.7	77.1	78.1	78.2	79.2	

@: 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.

- Notes:**
1. Deposits and Credit (as per place of sanction and utilisation) data for 2010 and 2011 are based on BSR-1 and 2 Surveys.
  2. Deposits and credit data (as per sanction) for 2012 are based on BSR 7 as on March 31,2012.
  3. The investment figures are based on BSR-5 survey as on March 31,2010 and March 31,2011.
  4. RIDF outstanding data are based on information provided by NABARD.