

**TABLE 153: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION**

(As at end-March)

(Per cent)

| Region/State/Union Territory | 2004        | 2005        | 2006        | 2007        | 2008        | 2009        | 2010        | 2011        | 2012        | 2013        | 2014        |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>NORTHERN REGION</b>       | <b>54.8</b> | <b>59.5</b> | <b>64.6</b> | <b>69.6</b> | <b>67.7</b> | <b>68.9</b> | <b>74.4</b> | <b>82.5</b> | <b>87.7</b> | <b>88.8</b> | <b>90.6</b> |
| Chandigarh                   | 105.3       | 88.9        | 76.8        | 95.9        | 96.2        | 115.0       | 131.1       | 121.6       | 115.5       | 127.5       | 120.0       |
| Delhi                        | 59.9        | 62.4        | 67.4        | 70.8        | 66.9        | 68.9        | 74.6        | 86.8        | 95.6        | 97.7        | 103.7       |
| Haryana                      | 47.6        | 51.4        | 57.4        | 56.9        | 60.1        | 61.4        | 63.3        | 71.7        | 79.4        | 76.5        | 78.1        |
| Himachal Pradesh             | 29.7        | 36.3        | 41.0        | 42.8        | 43.4        | 38.6        | 42.2        | 41.6        | 38.9        | 35.1        | 35.8        |
| Jammu & Kashmir              | 37.4        | 46.7        | 47.2        | 62.5        | 56.4        | 47.2        | 46.4        | 38.1        | 33.8        | 36.9        | 40.1        |
| Ladakh                       | -           | -           | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| Punjab                       | 43.1        | 50.1        | 56.8        | 65.6        | 67.2        | 65.7        | 71.5        | 77.8        | 80.9        | 81.6        | 79.1        |
| Rajasthan                    | 55.7        | 68.7        | 77.3        | 82.9        | 82.4        | 80.6        | 88.4        | 90.4        | 90.9        | 92.6        | 87.1        |
| <b>NORTH-EASTERN REGION</b>  | <b>29.8</b> | <b>35.0</b> | <b>40.7</b> | <b>40.7</b> | <b>40.7</b> | <b>36.0</b> | <b>35.5</b> | <b>33.8</b> | <b>34.4</b> | <b>33.6</b> | <b>34.8</b> |
| Arunachal Pradesh            | 16.1        | 22.0        | 26.5        | 28.0        | 31.7        | 25.5        | 27.5        | 23.7        | 23.9        | 21.8        | 23.7        |
| Assam                        | 31.8        | 35.3        | 42.6        | 42.8        | 42.4        | 38.5        | 37.8        | 36.5        | 37.7        | 37.2        | 37.7        |
| Manipur                      | 31.6        | 42.4        | 50.1        | 55.1        | 48.4        | 36.0        | 42.1        | 34.8        | 31.3        | 28.6        | 33.6        |
| Meghalaya                    | 34.6        | 43.6        | 48.1        | 35.7        | 33.2        | 28.3        | 25.6        | 24.4        | 25.8        | 24.0        | 27.4        |
| Mizoram                      | 34.8        | 47.8        | 51.2        | 53.8        | 62.9        | 57.9        | 53.2        | 46.0        | 38.9        | 35.3        | 37.8        |
| Nagaland                     | 15.0        | 22.9        | 22.3        | 29.1        | 34.0        | 30.8        | 30.3        | 26.1        | 27.2        | 28.4        | 31.0        |
| Tripura                      | 25.2        | 28.6        | 32.8        | 35.3        | 36.1        | 30.7        | 30.7        | 32.2        | 31.3        | 32.8        | 32.4        |
| <b>EASTERN REGION</b>        | <b>41.8</b> | <b>45.5</b> | <b>49.2</b> | <b>54.1</b> | <b>51.5</b> | <b>48.8</b> | <b>50.8</b> | <b>51.4</b> | <b>50.7</b> | <b>49.4</b> | <b>49.0</b> |
| Andaman & Nicobar Islands    | 26.1        | 26.8        | 29.0        | 27.7        | 30.7        | 31.7        | 36.5        | 38.1        | 38.5        | 38.6        | 39.1        |
| Bihar                        | 24.9        | 27.7        | 30.3        | 32.4        | 28.2        | 26.8        | 29.0        | 29.5        | 29.7        | 30.5        | 32.8        |
| Jharkhand                    | 26.3        | 29.6        | 31.2        | 32.8        | 35.3        | 32.0        | 35.1        | 34.4        | 33.9        | 32.1        | 31.8        |
| Odisha                       | 53.7        | 61.8        | 66.0        | 64.6        | 56.3        | 50.8        | 54.4        | 52.5        | 47.3        | 46.3        | 44.6        |
| Sikkim                       | 22.4        | 29.5        | 45.3        | 52.8        | 46.8        | 41.6        | 37.2        | 37.9        | 33.1        | 27.2        | 26.5        |
| West Bengal                  | 49.5        | 52.3        | 56.3        | 64.7        | 62.4        | 60.7        | 61.5        | 63.7        | 63.8        | 62.0        | 61.6        |
| <b>CENTRAL REGION</b>        | <b>35.6</b> | <b>40.8</b> | <b>44.2</b> | <b>47.4</b> | <b>46.1</b> | <b>44.3</b> | <b>47.3</b> | <b>46.7</b> | <b>47.2</b> | <b>47.6</b> | <b>48.8</b> |
| Chhattisgarh                 | 40.0        | 43.6        | 45.5        | 50.0        | 49.8        | 46.3        | 52.3        | 52.3        | 53.6        | 53.8        | 59.5        |
| Madhya Pradesh               | 46.9        | 54.7        | 60.5        | 61.8        | 60.1        | 57.4        | 60.6        | 55.6        | 56.6        | 58.2        | 60.4        |
| Uttarakhand                  | 21.1        | 24.3        | 25.8        | 26.7        | 26.2        | 25.3        | 33.7        | 35.4        | 35.6        | 34.8        | 35.6        |
| Uttar Pradesh                | 33.1        | 37.9        | 41.0        | 45.1        | 43.7        | 42.2        | 43.3        | 44.0        | 44.0        | 44.1        | 44.6        |
| <b>WESTERN REGION</b>        | <b>72.0</b> | <b>83.5</b> | <b>92.0</b> | <b>90.1</b> | <b>88.6</b> | <b>85.6</b> | <b>79.1</b> | <b>79.5</b> | <b>87.0</b> | <b>85.5</b> | <b>86.0</b> |
| Dadra & Nagar Haveli*        | 15.6        | 34.8        | 49.3        | 20.6        | 23.9        | 18.1        | 60.0        | 34.8        | 30.1        | 37.1        | 40.8        |
| Daman & Diu                  | 11.6        | 11.5        | 11.4        | 15.6        | 15.0        | 19.3        | 20.2        | 21.3        | 17.4        | 19.9        | 21.9        |
| Goa                          | 21.7        | 25.1        | 23.2        | 26.2        | 29.4        | 26.7        | 26.5        | 29.1        | 28.1        | 28.8        | 28.7        |
| Gujarat                      | 42.2        | 46.5        | 55.6        | 63.7        | 66.5        | 63.7        | 65.3        | 66.2        | 70.4        | 72.8        | 74.7        |
| Maharashtra                  | 81.8        | 94.9        | 102.2       | 96.8        | 93.9        | 91.2        | 82.9        | 83.0        | 91.8        | 89.4        | 89.8        |
| <b>SOUTHERN REGION</b>       | <b>68.5</b> | <b>78.1</b> | <b>84.4</b> | <b>87.0</b> | <b>89.1</b> | <b>87.9</b> | <b>92.7</b> | <b>94.5</b> | <b>95.5</b> | <b>97.1</b> | <b>94.9</b> |
| Andhra Pradesh               | 65.9        | 74.8        | 81.3        | 87.3        | 90.4        | 96.4        | 105.1       | 109.7       | 111.3       | 112.0       | 111.3       |
| Karnataka                    | 63.1        | 73.8        | 75.9        | 76.3        | 78.1        | 77.3        | 77.6        | 72.7        | 71.4        | 71.9        | 71.0        |
| Kerala                       | 45.5        | 54.6        | 61.4        | 60.9        | 63.4        | 59.7        | 63.1        | 73.1        | 76.4        | 73.1        | 67.7        |
| Lakshadweep                  | 8.0         | 9.7         | 11.5        | 10.2        | 7.5         | 5.4         | 7.3         | 8.7         | 9.7         | 9.9         | 8.6         |
| Puducherry                   | 34.5        | 38.3        | 45.0        | 47.9        | 49.7        | 51.4        | 57.2        | 62.7        | 71.5        | 83.3        | 77.9        |
| Tamil Nadu                   | 93.1        | 101.2       | 110.5       | 114.5       | 114.7       | 108.1       | 113.8       | 115.1       | 116.9       | 123.3       | 121.8       |
| Telangana                    | -           | -           | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>ALL INDIA</b>             | <b>58.2</b> | <b>66.0</b> | <b>72.4</b> | <b>75.0</b> | <b>74.4</b> | <b>72.6</b> | <b>73.3</b> | <b>75.6</b> | <b>79.0</b> | <b>78.8</b> | <b>79.0</b> |

**TABLE 153: STATE-WISE CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION (Concl'd.)**

(As at end-March)

(Per cent)

| Region/State/Union Territory | 2015        | 2016        | 2017        | 2018        | 2019        | 2020        | 2021        | 2022        | 2023        | 2024        | 2025        |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>NORTHERN REGION</b>       | <b>88.5</b> | <b>83.6</b> | <b>75.0</b> | <b>78.1</b> | <b>84.5</b> | <b>82.9</b> | <b>74.9</b> | <b>74.5</b> | <b>74.1</b> | <b>77.4</b> | <b>78.6</b> |
| Chandigarh                   | 105.9       | 97.8        | 100.7       | 112.5       | 111.4       | 108.5       | 96.1        | 89.7        | 75.6        | 72.8        | 71.9        |
| Delhi                        | 102.6       | 100.4       | 88.3        | 94.1        | 107.4       | 110.2       | 93.9        | 93.2        | 90.2        | 90.5        | 91.8        |
| Haryana                      | 75.8        | 69.9        | 59.1        | 58.6        | 61.1        | 54.8        | 53.4        | 54.9        | 58.5        | 66.6        | 68.4        |
| Himachal Pradesh             | 35.3        | 32.9        | 29.7        | 31.1        | 30.8        | 30.2        | 30.9        | 32.0        | 33.2        | 35.7        | 37.8        |
| Jammu & Kashmir              | 42.2        | 44.2        | 39.8        | 42.9        | 45.5        | 45.8        | 48.5        | 51.5        | 55.6        | 58.4        | 56.9        |
| Ladakh                       | -           | -           | -           | -           | -           | 36.1        | 34.9        | 36.2        | 40.4        | 43.6        | 43.3        |
| Punjab                       | 75.1        | 69.8        | 69.0        | 63.5        | 60.3        | 57.1        | 55.0        | 54.2        | 53.7        | 58.3        | 58.5        |
| Rajasthan                    | 86.2        | 72.4        | 67.8        | 76.6        | 81.4        | 79.6        | 77.9        | 79.0        | 81.6        | 86.7        | 88.6        |
| <b>NORTH-EASTERN REGION</b>  | <b>34.5</b> | <b>38.4</b> | <b>36.8</b> | <b>39.3</b> | <b>40.4</b> | <b>41.1</b> | <b>44.1</b> | <b>44.8</b> | <b>48.3</b> | <b>52.9</b> | <b>55.5</b> |
| Arunachal Pradesh            | 26.8        | 29.0        | 24.0        | 25.0        | 23.0        | 24.9        | 25.2        | 24.5        | 27.3        | 29.9        | 31.0        |
| Assam                        | 36.7        | 42.2        | 40.3        | 42.6        | 44.3        | 43.0        | 46.7        | 48.9        | 52.0        | 58.0        | 62.7        |
| Manipur                      | 34.0        | 41.1        | 38.7        | 44.6        | 49.4        | 57.2        | 57.7        | 60.2        | 72.5        | 74.0        | 76.6        |
| Meghalaya                    | 25.9        | 24.8        | 25.9        | 27.2        | 26.9        | 35.3        | 37.6        | 32.0        | 37.5        | 41.1        | 40.3        |
| Mizoram                      | 37.8        | 40.1        | 36.4        | 35.8        | 36.8        | 36.1        | 42.0        | 45.4        | 47.1        | 50.8        | 51.5        |
| Nagaland                     | 32.7        | 34.1        | 31.5        | 34.7        | 35.4        | 37.5        | 43.2        | 43.0        | 49.0        | 51.5        | 52.1        |
| Tripura                      | 33.7        | 35.3        | 35.9        | 40.7        | 41.7        | 42.5        | 42.1        | 41.9        | 41.5        | 44.3        | 43.2        |
| <b>EASTERN REGION</b>        | <b>46.5</b> | <b>44.9</b> | <b>41.0</b> | <b>41.6</b> | <b>41.4</b> | <b>41.8</b> | <b>41.6</b> | <b>42.4</b> | <b>44.9</b> | <b>47.8</b> | <b>49.2</b> |
| Andaman & Nicobar Islands    | 40.1        | 44.2        | 38.5        | 39.4        | 41.9        | 41.0        | 46.3        | 46.5        | 51.6        | 53.1        | 52.2        |
| Bihar                        | 33.6        | 33.4        | 30.9        | 32.2        | 34.7        | 36.1        | 40.1        | 42.5        | 46.2        | 50.5        | 51.4        |
| Jharkhand                    | 29.6        | 29.6        | 27.1        | 27.7        | 27.7        | 28.5        | 29.8        | 30.9        | 34.2        | 37.1        | 39.3        |
| Odisha                       | 41.9        | 40.8        | 38.1        | 37.6        | 38.7        | 39.5        | 39.5        | 40.8        | 44.0        | 48.1        | 48.1        |
| Sikkim                       | 25.6        | 28.0        | 27.4        | 26.6        | 28.4        | 31.2        | 35.8        | 39.3        | 42.8        | 44.2        | 43.4        |
| West Bengal                  | 57.8        | 55.1        | 50.3        | 51.1        | 49.5        | 49.3        | 46.5        | 46.4        | 47.7        | 49.5        | 51.6        |
| <b>CENTRAL REGION</b>        | <b>48.3</b> | <b>49.3</b> | <b>46.0</b> | <b>47.9</b> | <b>49.5</b> | <b>48.8</b> | <b>48.5</b> | <b>50.5</b> | <b>53.1</b> | <b>57.1</b> | <b>58.6</b> |
| Chhattisgarh                 | 61.6        | 63.5        | 62.4        | 63.2        | 63.3        | 62.4        | 62.7        | 66.4        | 72.5        | 76.0        | 79.5        |
| Madhya Pradesh               | 54.8        | 61.2        | 60.9        | 65.1        | 67.9        | 69.2        | 67.9        | 67.5        | 71.8        | 75.8        | 78.3        |
| Uttarakhand                  | 34.5        | 34.9        | 34.3        | 36.4        | 37.6        | 36.5        | 35.3        | 35.7        | 36.4        | 40.4        | 41.5        |
| Uttar Pradesh                | 45.4        | 44.6        | 40.0        | 41.2        | 42.7        | 41.5        | 41.5        | 43.9        | 46.0        | 49.9        | 50.9        |
| <b>WESTERN REGION</b>        | <b>87.1</b> | <b>96.0</b> | <b>96.2</b> | <b>98.3</b> | <b>98.1</b> | <b>94.7</b> | <b>86.3</b> | <b>85.9</b> | <b>92.2</b> | <b>93.8</b> | <b>93.2</b> |
| Dadra & Nagar Haveli*        | 35.3        | 35.8        | 36.5        | 43.5        | 56.1        | 44.7        | 35.3        | 35.7        | 38.1        | 44.1        | 44.9        |
| Daman & Diu                  | 24.3        | 22.9        | 23.5        | 27.5        | 26.6        | -           | -           | -           | -           | -           | -           |
| Goa                          | 26.7        | 27.1        | 25.7        | 26.7        | 26.4        | 25.1        | 24.5        | 24.3        | 25.1        | 26.6        | 26.7        |
| Gujarat                      | 72.7        | 75.4        | 68.9        | 75.6        | 78.8        | 74.8        | 69.9        | 69.9        | 71.5        | 74.4        | 79.7        |
| Maharashtra                  | 92.0        | 102.9       | 106.0       | 106.9       | 105.2       | 102.0       | 92.5        | 91.9        | 99.6        | 100.6       | 98.1        |
| <b>SOUTHERN REGION</b>       | <b>89.9</b> | <b>89.3</b> | <b>84.2</b> | <b>90.5</b> | <b>90.6</b> | <b>88.0</b> | <b>83.1</b> | <b>84.1</b> | <b>89.1</b> | <b>95.0</b> | <b>94.7</b> |
| Andhra Pradesh               | 105.3       | 106.0       | 101.1       | 112.6       | 121.6       | 125.3       | 131.5       | 138.9       | 144.7       | 153.5       | 151.1       |
| Karnataka                    | 67.7        | 70.1        | 67.0        | 69.7        | 69.7        | 65.2        | 59.8        | 60.5        | 64.5        | 69.0        | 67.7        |
| Kerala                       | 64.6        | 62.1        | 59.8        | 63.8        | 65.9        | 65.0        | 62.3        | 61.7        | 65.8        | 70.3        | 68.8        |
| Lakshadweep                  | 9.1         | 10.5        | 8.4         | 8.3         | 8.1         | 8.7         | 7.8         | 9.6         | 10.3        | 10.9        | 12.7        |
| Puducherry                   | 71.5        | 67.1        | 63.9        | 63.8        | 66.7        | 64.0        | 64.8        | 63.6        | 66.5        | 69.9        | 72.0        |
| Tamil Nadu                   | 119.0       | 113.7       | 105.8       | 113.5       | 110.3       | 107.5       | 101.7       | 100.9       | 105.8       | 113.0       | 115.4       |
| Telangana                    | 101.6       | 104.5       | 97.0        | 107.4       | 106.3       | 103.6       | 93.2        | 96.8        | 103.7       | 110.4       | 111.6       |
| <b>ALL INDIA</b>             | <b>77.1</b> | <b>78.4</b> | <b>73.8</b> | <b>76.7</b> | <b>78.3</b> | <b>76.5</b> | <b>71.7</b> | <b>72.1</b> | <b>75.8</b> | <b>79.6</b> | <b>80.1</b> |

-: Nil/Not Applicable/Negligible.

\*: Since 2020 figures for Dadra & Nagar Haveli include Daman & Diu as well.

**Source:** Basic Statistical Returns of Scheduled Commercial Banks in India, Reserve Bank of India, various issues.