

**TABLE 154: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF UTILISATION**

(As at end-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	56.8	62.2	67.9	71.2	70.1	71.1	74.9	83.4	89.6	89.5	93.6
Chandigarh	107.0	97.0	85.8	101.1	95.8	119.9	133.7	119.8	114.5	123.1	122.4
Delhi	57.9	62.5	68.0	69.6	64.4	68.8	70.6	80.8	93.8	94.9	105.1
Haryana	59.6	63.2	69.6	68.4	67.2	74.0	76.1	85.6	94.5	86.0	88.5
Himachal Pradesh	42.7	50.9	53.0	51.1	51.3	47.1	51.0	48.6	45.0	41.6	37.8
Jammu & Kashmir	41.7	50.9	52.7	60.9	56.3	47.3	47.8	35.7	34.1	37.2	40.4
Ladakh	-	-	-	-	-	-	-	-	-	-	-
Punjab	45.7	49.7	56.3	65.3	76.1	65.5	73.0	92.9	83.2	78.9	81.3
Rajasthan	62.8	76.5	86.0	90.9	100.0	87.5	96.6	95.8	96.1	102.9	91.4
NORTH-EASTERN REGION	33.7	44.6	52.3	48.6	48.3	39.2	39.1	36.3	37.8	35.3	36.6
Arunachal Pradesh	25.2	30.0	41.6	46.0	57.7	33.9	34.4	27.4	28.4	38.4	24.8
Assam	35.7	41.9	49.1	52.5	49.8	41.5	40.5	38.9	40.3	37.2	39.9
Manipur	31.8	42.6	51.8	55.6	50.3	37.1	44.8	36.6	33.2	30.2	34.0
Meghalaya	42.6	85.7	113.9	41.2	41.1	34.6	32.7	29.6	28.2	24.6	28.6
Mizoram	39.7	59.1	53.7	58.4	65.5	60.2	57.7	49.8	41.9	38.7	40.5
Nagaland	15.2	23.2	23.2	31.9	43.9	31.6	40.2	27.5	47.6	33.5	32.5
Tripura	24.7	29.0	33.9	36.2	36.8	31.5	31.6	33.2	31.7	35.7	32.5
EASTERN REGION	45.2	50.4	55.6	60.6	58.2	50.8	53.5	53.3	52.5	52.2	51.1
Andaman & Nicobar Islands	42.2	43.8	49.2	56.6	75.0	38.1	41.1	39.1	41.6	38.9	38.5
Bihar	26.9	31.4	40.0	49.0	45.0	26.6	29.7	31.6	31.7	35.0	34.8
Jharkhand	26.9	30.6	31.6	33.3	40.2	35.7	36.8	35.6	34.3	35.8	33.0
Odisha	58.6	74.7	78.7	72.6	62.4	55.7	58.1	55.7	50.6	50.9	46.2
Sikkim	23.0	29.3	44.8	51.2	53.7	53.7	49.5	62.4	57.9	37.5	37.3
West Bengal	53.8	56.8	61.4	68.4	65.8	62.2	64.8	65.1	65.1	63.3	63.9
CENTRAL REGION	39.9	45.8	50.0	52.3	54.6	48.7	51.0	50.9	50.7	53.6	51.8
Chhattisgarh	44.9	49.9	52.5	58.3	66.0	52.3	55.1	56.1	56.1	61.0	61.5
Madhya Pradesh	50.1	61.2	67.2	64.6	65.9	61.9	63.7	60.1	60.7	57.4	63.3
Uttarakhand	23.4	29.1	30.9	32.1	31.6	28.6	38.2	39.1	39.0	37.3	36.7
Uttar Pradesh	38.0	42.2	46.3	50.4	52.6	46.5	47.4	48.2	47.4	53.0	48.0
WESTERN REGION	63.2	71.8	78.9	77.3	76.0	77.0	74.7	74.1	80.7	79.9	80.3
Dadra & Nagar Haveli*	118.8	110.8	136.7	116.4	121.9	87.7	92.9	56.2	60.5	60.3	52.9
Daman & Diu	49.8	48.3	45.7	57.1	58.2	49.1	44.7	43.8	33.8	34.2	34.0
Goa	27.3	30.3	27.6	30.0	33.6	26.6	27.9	31.1	30.1	29.5	30.2
Gujarat	54.8	60.9	75.3	88.4	97.8	74.6	75.2	74.4	78.1	81.5	81.0
Maharashtra	66.5	75.9	81.3	76.5	73.1	78.7	75.8	75.0	82.5	80.8	81.3
SOUTHERN REGION	72.7	83.9	90.8	96.6	96.8	94.1	94.8	98.3	99.3	99.3	97.4
Andhra Pradesh	70.9	83.3	86.2	91.2	97.2	104.9	109.7	114.9	119.8	116.0	115.9
Karnataka	69.0	80.5	93.4	99.8	94.3	82.8	80.4	76.3	74.7	76.5	76.5
Kerala	47.8	57.5	64.3	63.8	66.4	61.7	64.5	73.8	75.7	74.0	67.8
Lakshadweep	10.0	23.7	41.6	24.7	14.9	7.5	7.7	8.8	9.6	9.9	8.6
Puducherry	42.6	43.9	48.7	51.5	50.1	55.8	59.2	63.7	69.9	80.4	80.8
Tamil Nadu	96.1	105.4	109.3	118.6	117.0	115.2	113.5	119.4	119.5	122.2	120.6
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	58.2	66.0	72.4	75.0	74.4	72.6	73.3	75.6	79.0	78.8	79.0

**TABLE 154: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF UTILISATION (Concl'd.)**

(As at end-March)

(Per cent)

Region/State/Union Territory	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
NORTHERN REGION	91.8	87.4	79.1	81.9	87.1	85.7	78.2	77.7	77.5	80.5	80.0
Chandigarh	110.2	100.0	103.5	115.4	114.1	107.5	99.4	91.4	77.9	75.9	75.0
Delhi	105.0	102.9	91.9	96.3	108.6	110.7	96.6	95.6	92.6	91.8	88.1
Haryana	85.2	82.6	69.1	67.6	68.0	64.8	59.8	60.7	64.6	73.8	76.2
Himachal Pradesh	36.6	33.6	31.1	31.8	31.8	31.2	32.0	33.1	34.2	36.8	39.2
Jammu & Kashmir	42.5	44.7	40.4	43.6	46.0	46.2	48.9	52.2	56.6	59.5	60.6
Ladakh	-	-	-	-	-	36.6	35.4	36.9	41.6	45.0	44.2
Punjab	76.8	71.7	71.2	68.3	62.2	59.4	57.4	56.5	56.2	60.9	61.3
Rajasthan	90.1	76.3	71.6	80.7	85.8	83.9	81.9	83.4	86.6	91.8	94.2
NORTH-EASTERN REGION	35.2	39.3	38.2	41.0	41.9	42.2	46.1	46.4	50.0	55.1	58.0
Arunachal Pradesh	29.1	29.1	25.1	30.3	23.2	25.3	30.2	25.1	28.2	31.1	32.2
Assam	37.2	43.4	42.1	44.0	45.8	44.4	48.1	50.7	54.2	60.6	66.0
Manipur	34.5	42.3	39.7	45.1	49.8	59.1	60.1	66.3	76.2	77.5	79.7
Meghalaya	26.9	25.2	26.3	30.8	31.0	35.5	37.9	32.3	38.0	41.6	40.7
Mizoram	39.9	41.7	37.8	38.2	41.5	36.8	42.2	45.7	47.4	51.1	51.8
Nagaland	34.1	34.7	33.1	34.8	35.7	37.9	57.3	43.8	50.1	52.8	53.5
Tripura	34.0	35.9	36.5	41.4	42.1	42.8	42.6	43.3	42.6	46.9	45.4
EASTERN REGION	48.4	46.8	43.0	44.1	43.3	44.0	43.9	44.7	47.5	50.5	51.7
Andaman & Nicobar Islands	39.3	43.6	42.4	42.7	42.1	44.1	46.5	51.1	52.0	53.3	52.5
Bihar	34.3	34.5	32.0	34.0	35.4	37.2	41.2	44.2	48.5	52.8	53.5
Jharkhand	30.6	30.7	29.1	30.6	28.9	30.4	31.5	32.6	36.0	38.9	41.1
Odisha	43.9	43.3	40.5	40.5	41.2	42.2	42.9	43.5	46.7	51.0	51.0
Sikkim	37.0	35.2	31.6	29.7	30.3	31.7	36.3	41.8	43.4	44.6	43.8
West Bengal	60.3	57.3	52.5	53.8	51.8	51.8	49.2	49.0	50.7	52.6	54.3
CENTRAL REGION	51.3	53.2	48.7	50.5	52.1	51.6	51.3	53.1	56.1	60.1	61.7
Chhattisgarh	63.4	66.3	65.0	65.9	66.2	65.2	66.8	70.0	76.4	79.3	83.2
Madhya Pradesh	57.6	63.5	63.4	67.7	71.0	72.1	70.7	70.4	75.2	79.2	81.7
Uttarakhand	35.2	35.8	35.3	37.8	38.7	37.8	36.7	37.5	38.5	42.5	43.5
Uttar Pradesh	48.9	49.6	43.0	43.9	45.2	44.3	44.2	46.4	48.8	53.0	54.0
WESTERN REGION	80.9	88.3	88.5	90.0	90.5	86.7	78.1	77.5	82.8	84.5	85.1
Dadra & Nagar Haveli*	36.2	40.2	41.5	53.8	67.8	64.7	52.4	51.2	52.6	50.0	52.1
Daman & Diu	33.6	29.2	35.3	32.8	29.5	-	-	-	-	-	-
Goa	28.2	29.0	27.6	28.1	27.3	26.3	25.8	25.9	26.5	28.1	28.6
Gujarat	79.0	82.4	75.2	82.2	87.6	82.8	79.5	81.7	80.6	83.2	88.4
Maharashtra	82.7	91.4	94.0	94.1	93.1	89.4	79.2	77.8	85.0	86.3	85.7
SOUTHERN REGION	92.4	92.1	86.6	93.2	94.2	91.6	86.3	87.6	93.6	100.0	99.9
Andhra Pradesh	108.3	109.6	104.4	114.1	124.3	128.9	135.2	142.7	149.2	158.9	157.2
Karnataka	72.6	75.4	71.2	75.7	75.1	69.9	63.2	64.3	69.2	73.6	72.6
Kerala	65.4	63.0	61.2	65.5	67.5	66.2	64.0	63.3	67.6	72.3	70.8
Lakshadweep	9.1	10.5	8.4	7.1	8.2	8.7	7.9	9.6	10.3	10.9	12.7
Puducherry	74.4	69.4	66.3	66.8	69.4	66.5	67.2	65.8	69.2	72.5	74.6
Tamil Nadu	117.5	112.4	103.8	110.8	111.6	109.2	103.8	103.7	109.4	117.7	120.5
Telangana	107.8	111.5	103.6	115.1	113.1	110.5	99.3	103.4	111.9	119.4	120.5
ALL INDIA	77.1	78.4	73.8	76.7	78.3	76.5	71.7	72.1	75.8	79.6	80.1

-: 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.