

TABLE 159: STATE-WISE PERSONAL LOANS BY SCHEDULED COMMERCIAL BANKS

(Amount Outstanding as at end-March)

(₹ crore)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	34,091	48,950	71,988	81,164	82,715	97,210	97,832	1,23,045	1,34,537	1,46,585	1,84,052
Chandigarh	1,718	2,323	3,656	4,040	3,695	3,953	3,967	5,048	5,835	6,023	6,280
Delhi	14,091	21,249	31,238	34,343	34,010	43,665	38,813	50,057	58,029	57,950	73,139
Haryana	3,590	5,332	9,972	9,963	10,122	12,346	14,420	20,628	19,507	23,132	31,847
Himachal Pradesh	999	1,346	1,939	2,417	2,210	2,916	3,295	3,885	4,146	4,382	5,659
Jammu & Kashmir	1,271	1,613	2,140	2,806	3,592	3,768	4,193	4,750	5,656	7,185	8,673
Ladakh	-	-	-	-	-	-	-	-	-	-	-
Punjab	6,239	8,711	11,216	12,930	12,241	13,401	14,041	17,888	18,631	20,502	26,670
Rajasthan	6,183	8,376	11,828	14,666	16,846	17,161	19,104	20,788	22,733	27,412	31,783
NORTH-EASTERN REGION	2,760	4,586	6,802	8,060	9,437	11,430	13,567	14,468	16,300	16,321	20,120
Arunachal Pradesh	94	145	200	253	391	456	623	713	819	880	991
Assam	1798	2,809	3,971	5,333	6,059	7,355	8,598	9,129	10,441	9715	12,772
Manipur	128	208	332	417	522	585	757	734	695	806	927
Meghalaya	287	742	1,251	596	707	814	946	1,050	1,087	1170	1,333
Mizoram	153	229	318	434	536	672	783	767	886	906	1,079
Nagaland	81	144	225	368	491	652	866	838	948	1063	1,209
Tripura	220	311	504	660	731	896	994	1,238	1,424	1780	1,809
EASTERN REGION	18,523	26,309	35,073	44,966	44,824	50,736	52,957	60,833	63,426	73,613	83,379
Andaman & Nicobar Islands	56	103	104	149	200	238	288	355	362	424	489
Bihar	3194	4,313	5,821	8,577	9,571	6,971	8,374	11674	13,456	15,640	17,497
Jharkhand	1957	2,407	3,321	3,931	4,251	5,973	6,838	8181	8,939	10,185	11,379
Odisha	4482	6,283	8,091	9,204	9,223	10,786	11,427	12556	13,768	15,253	16,748
Sikkim	147	255	364	486	526	518	557	653	739	798	781
West Bengal	8687	12,947	17,371	22,619	21,052	26,249	25,472	27415	26,162	31,313	36,485
CENTRAL REGION	19,897	27,102	35,324	41,491	52,497	50,610	54,254	63,602	71,157	85,299	1,03,278
Chhattisgarh	1,461	1,979	2,658	3,541	5,235	4,835	5,333	6,607	7,296	10,064	10,963
Madhya Pradesh	5,671	7,621	10,252	11,183	12,545	14,447	16,349	17,397	20,461	21,763	28,836
Uttarakhand	1,359	1,932	2,563	3,130	3,417	3,943	4,545	5,487	6,053	7,187	8,611
Uttar Pradesh	11,406	15,570	19,850	23,637	31,299	27,385	28,027	34,110	37,347	46,286	54,867
WESTERN REGION	36,974	56,669	80,483	1,05,824	1,10,234	1,35,607	1,23,409	1,54,231	1,73,579	1,96,380	2,39,281
Dadra & Nagar Haveli*	16	19	36	50	45	53	100	125	161	183	261
Daman & Diu	32	33	38	42	41	56	85	99	103	114	173
Goa	797	995	1,300	1,587	1,810	2,100	2,531	3159	3,549	4176	4,792
Gujarat	6,839	9,924	14,361	19,934	24,931	22,665	24,388	29533	33,939	43287	52,763
Maharashtra	29,291	45,697	64,749	84,211	83,406	1,10,733	96,304	121315	1,35,827	148620	1,81,292
SOUTHERN REGION	66,841	92,365	1,23,555	1,52,057	1,85,709	2,07,953	2,16,876	2,53,956	2,91,152	3,53,093	3,86,991
Andhra Pradesh	15,692	23,165	28,868	37,119	45,644	53,016	57,603	70,568	77,925	91,663	1,06,345
Karnataka	17,526	25,886	37,374	45,696	51,108	54,677	55,050	61,272	71,778	86,422	99,344
Kerala	11,004	14,932	19,356	23,738	28,150	34,481	39,269	44,679	50,287	61,379	66,256
Lakshadweep	6	9	14	17	19	22	23	30	32	41	35
Puducherry	322	452	610	808	800	1,184	1,308	1,567	1,911	2,515	2,804
Tamil Nadu	22,291	27,921	37,334	44,678	59,988	64,573	63,623	75,841	89,219	1,11,073	1,12,207
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	1,79,087	2,55,981	3,53,225	4,33,562	4,85,416	5,53,546	5,58,895	6,70,135	7,50,151	8,71,291	10,17,100

TABLE 159: STATE-WISE PERSONAL LOANS BY SCHEDULED COMMERCIAL BANKS (Concl'd.)

(Amount Outstanding as at end-March)

(₹ crore)

Region/State/Union Territory	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
NORTHERN REGION	1,99,921	2,27,335	2,58,480	3,13,415	3,51,103	4,11,992	4,63,244	5,41,806	6,41,104	8,16,854	9,16,506
Chandigarh	7,606	8,094	9,084	10,277	11,386	13,326	14,834	17,210	19,101	21,917	24,561
Delhi	71,735	78,604	84,590	99,334	1,00,540	1,16,885	1,23,903	1,38,550	1,62,936	1,88,839	2,11,649
Haryana	37,572	42,038	49,651	61,872	70,184	83,109	94,627	1,11,133	1,36,227	1,92,008	2,19,486
Himachal Pradesh	5,961	6,445	7,889	9,502	11,112	12,446	14,569	17,174	20,603	24,089	27,637
Jammu & Kashmir	10,568	13,387	14,752	19,046	24,751	28,313	34,569	40,853	48,452	56,436	60,217
Ladakh	-	-	-	-	-	1,054	1,342	1,813	2,323	2,726	2,965
Punjab	28,494	31,207	35,641	42,867	48,503	56,495	64,554	76,984	89,642	1,19,903	1,31,727
Rajasthan	37,986	47,560	56,874	70,516	84,627	1,00,363	1,14,845	1,38,089	1,61,820	2,10,937	2,38,265
NORTH-EASTERN REGION	22,149	26,046	30,177	38,029	45,137	53,636	64,210	75,242	90,693	1,09,587	1,22,538
Arunachal Pradesh	1,187	1,428	1,661	2,334	2,473	2,900	3,678	4,366	5,286	6,364	7,222
Assam	13,239	15,589	18,214	22,852	27,327	31,826	37,876	44,357	53,654	65,507	74,641
Manipur	1,120	1,504	1,884	2,669	3,306	4,292	5,262	6,369	8,322	9,102	10,117
Meghalaya	1,830	1,982	2,474	3,098	3,552	4,318	5,056	5,760	6,693	7,975	8,728
Mizoram	1,199	1,528	1,682	1,872	2,106	2,671	3,229	3,863	4,586	5,344	5,980
Nagaland	1,404	1,659	1,917	2,276	2,757	3,380	4,235	4,947	5,961	6,932	7,635
Tripura	2,170	2,356	2,345	2,927	3,617	4,248	4,873	5,581	6,189	8,364	8,216
EASTERN REGION	90,395	1,07,451	1,25,207	1,49,774	1,75,697	2,07,897	2,44,759	2,91,759	3,56,274	4,34,589	4,89,186
Andaman & Nicobar Islands	583	744	900	1,095	1,320	1,519	1,782	2,078	2,442	2,691	2,975
Bihar	18,520	22,212	26,297	31,346	37,853	44,537	53,366	65,323	82,228	1,00,511	1,16,048
Jharkhand	13,086	15,907	17,929	20,392	23,594	27,517	32,569	38,935	46,632	54,802	60,616
Odisha	18,736	21,359	24,626	29,581	33,897	39,791	47,767	57,644	70,145	85,791	96,451
Sikkim	845	1,010	1,099	1,394	1,541	1,844	2,232	2,744	3,349	3,890	4,334
West Bengal	38,625	46,218	54,355	65,965	77,492	92,689	1,07,044	1,25,035	1,51,478	1,86,904	2,08,763
CENTRAL REGION	1,21,529	1,47,233	1,70,587	2,09,709	2,41,963	2,87,624	3,30,859	3,85,149	4,63,319	6,03,316	6,88,224
Chhattisgarh	12,597	15,717	18,478	22,567	26,673	32,621	38,233	44,388	51,955	64,383	72,740
Madhya Pradesh	34,351	41,496	48,085	57,461	65,350	79,731	90,865	1,04,890	1,23,841	1,56,307	1,78,029
Uttarakhand	9,680	11,675	13,473	16,726	19,563	22,591	25,461	29,588	35,029	45,772	50,234
Uttar Pradesh	64,901	78,345	90,551	1,12,955	1,30,377	1,52,681	1,76,301	2,06,282	2,52,493	3,36,854	3,87,222
WESTERN REGION	2,70,056	3,28,403	3,97,748	4,67,996	5,38,436	6,53,799	7,34,038	8,73,312	10,48,110	14,02,234	15,82,923
Dadra & Nagar Haveli*	335	427	547	817	1,000	1,948	2,108	2,354	2,685	3,713	3,911
Daman & Diu	204	281	342	512	599	-	-	-	-	-	-
Goa	5,672	6,372	7,224	8,596	9,443	10,590	11,450	12,589	14,493	17,272	19,467
Gujarat	62,512	79,709	94,398	1,19,863	1,41,871	1,70,900	1,95,114	2,44,204	2,75,083	3,62,397	3,98,553
Maharashtra	2,01,332	2,41,614	2,95,236	3,38,207	3,85,523	4,70,361	5,25,366	6,14,166	7,55,848	10,18,853	11,60,992
SOUTHERN REGION	4,39,937	5,02,670	5,79,725	6,85,964	7,84,311	9,15,142	10,36,530	11,78,551	14,00,557	17,77,705	20,22,850
Andhra Pradesh	51,643	61,794	72,096	87,760	1,05,859	1,24,296	1,46,843	1,73,182	2,10,339	2,52,088	2,90,337
Karnataka	1,20,910	1,42,670	1,66,395	1,94,521	2,15,308	2,48,512	2,73,734	3,08,639	3,64,206	4,78,712	5,33,675
Kerala	67,691	77,643	91,075	1,02,570	1,17,539	1,32,779	1,48,016	1,60,399	1,84,201	2,24,306	2,47,348
Lakshadweep	40	43	46	41	53	60	62	77	93	107	122
Puducherry	2,969	3,317	3,732	4,306	4,595	5,233	5,906	6,570	7,511	9,138	10,330
Tamil Nadu	1,28,012	1,37,680	1,56,175	1,84,515	2,03,821	2,34,074	2,60,647	2,87,532	3,41,183	4,25,254	5,03,837
Telangana	68,671	79,522	90,206	1,12,250	1,37,137	1,70,189	2,01,322	2,42,151	2,93,026	3,88,100	4,37,202
ALL INDIA	11,43,986	13,39,138	15,61,924	18,64,885	21,36,648	25,30,090	28,73,641	33,45,818	40,00,056	51,44,286	58,22,227

-: 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.