

TABLE 162: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS

(As at end-March)

(Per cent)

Region/State/Union Territory	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
NORTHERN REGION	42.8	49.7	53.0	53.7	60.1	58.2	64.7	65.7	66.5	67.5	68.5
Chandigarh	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-
Haryana	56.0	61.6	61.4	53.1	60.4	65.7	72.3	69.1	69.2	65.4	67.4
Himachal Pradesh	25.2	29.0	34.9	37.0	39.7	40.8	40.7	40.6	41.5	43.8	38.7
Jammu & Kashmir	20.5	22.2	25.1	29.6	33.9	25.4	35.0	35.7	39.0	40.8	42.7
Ladakh	-	-	-	-	-	-	-	-	-	-	-
Punjab	46.9	51.2	56.1	57.6	63.7	61.0	67.5	69.5	74.9	80.0	82.3
Rajasthan	45.5	55.0	58.0	61.5	67.7	62.0	67.3	72.1	71.9	74.6	75.5
NORTH-EASTERN REGION	36.3	41.3	46.4	49.5	50.5	44.8	44.9	44.8	46.2	48.9	49.0
Arunachal Pradesh	59.4	53.3	45.8	32.0	25.9	17.8	20.0	25.5	17.0	20.9	17.7
Assam	37.9	44.2	50.2	53.4	52.5	48.5	47.4	47.2	52.2	55.7	55.8
Manipur	52.8	64.9	60.4	75.2	60.4	34.9	35.6	34.5	25.6	33.1	38.6
Meghalaya	26.3	24.8	26.3	29.6	31.0	29.4	30.5	30.1	37.1	38.9	48.2
Mizoram	36.2	57.3	65.0	66.3	67.1	54.1	54.1	64.2	41.6	42.0	47.1
Nagaland	42.6	43.2	45.1	57.2	45.7	33.9	26.3	25.6	27.9	30.1	33.6
Tripura	32.3	34.3	40.6	44.0	49.5	42.6	44.1	43.0	42.3	44.4	40.4
EASTERN REGION	38.0	42.7	45.5	52.9	42.4	41.2	42.9	45.7	49.0	51.4	52.7
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
Bihar	28.0	33.1	38.8	56.0	33.2	38.7	41.4	43.6	47.4	51.0	54.9
Jharkhand	24.6	29.3	29.0	27.7	32.8	26.4	29.6	31.1	31.9	36.7	39.7
Odisha	59.3	64.7	66.8	69.7	59.4	51.3	51.9	55.3	58.3	59.3	60.6
Sikkim	-	-	-	-	-	-	-	-	-	-	-
West Bengal	39.8	43.6	44.3	43.9	44.2	41.5	41.6	45.2	49.1	50.3	47.4
CENTRAL REGION	36.7	41.5	40.2	43.5	47.3	46.4	47.0	46.5	51.1	51.1	55.6
Chhattisgarh	28.4	31.6	33.3	39.2	42.9	31.1	31.4	32.5	33.0	33.7	31.8
Madhya Pradesh	42.5	48.5	50.9	39.4	49.4	48.2	53.3	54.3	53.2	54.0	55.9
Uttarakhand	33.1	35.8	38.5	46.5	46.1	54.7	59.1	54.9	54.7	57.3	61.3
Uttar Pradesh	36.0	40.9	37.8	45.1	47.2	47.3	46.6	45.6	52.6	52.2	58.5
WESTERN REGION	46.2	50.7	50.2	52.8	60.5	54.4	48.2	50.3	52.1	60.0	61.6
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	-	-	-
Gujarat	44.6	45.1	49.8	53.3	68.9	58.4	47.8	47.2	46.9	51.5	53.9
Maharashtra	47.7	56.1	50.5	52.2	52.6	50.2	48.5	53.3	57.3	68.6	69.3
SOUTHERN REGION	80.3	92.3	81.2	96.1	97.3	90.4	93.1	96.5	104.6	105.7	104.1
Andhra Pradesh	71.9	86.2	75.2	91.0	95.4	92.6	95.2	99.9	112.1	117.2	116.0
Karnataka	84.1	91.8	69.7	90.4	91.6	81.7	82.2	83.1	88.3	85.9	84.5
Kerala	96.2	109.1	112.8	119.4	111.7	100.9	104.0	110.1	111.1	110.9	115.6
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	69.4	109.1	106.5	121.5	114.3	109.1
Tamil Nadu	83.9	98.7	108.8	106.8	106.6	101.5	116.3	122.1	130.9	134.5	124.1
Telangana	-	-	-	-	-	-	-	-	-	-	-
ALL INDIA	46.5	53.2	52.0	58.6	59.4	56.4	58.3	59.9	64.1	66.2	68.1

TABLE 162: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (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	70.3	72.3	65.6	68.3	68.2	65.6	66.0	69.6	70.4	72.6	74.8
Chandigarh	-	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-
Haryana	70.3	70.0	64.6	65.4	65.5	62.7	60.6	63.9	65.9	68.6	71.6
Himachal Pradesh	34.6	35.5	33.2	32.2	36.2	36.4	37.7	38.6	41.5	44.4	46.6
Jammu & Kashmir	45.1	48.2	42.7	43.9	47.4	50.5	54.3	57.3	59.2	62.1	64.2
Ladakh	-	-	-	-	-	127.5	136.4	120.1	113.6	109.4	116.2
Punjab	86.5	88.0	81.3	87.5	82.2	77.3	75.3	77.8	78.2	81.3	80.9
Rajasthan	76.7	80.1	71.2	75.5	75.4	72.1	73.4	77.8	77.5	78.6	81.0
NORTH-EASTERN REGION	47.8	49.5	45.6	43.7	39.8	37.5	38.3	41.1	45.1	49.2	52.5
Arunachal Pradesh	27.4	26.7	26.2	30.5	30.1	22.1	23.9	23.5	29.2	32.3	34.1
Assam	52.6	56.2	52.9	46.9	40.7	36.4	38.3	42.7	48.0	56.1	63.8
Manipur	38.3	41.8	39.5	45.3	44.4	51.7	49.7	51.3	69.0	71.8	58.2
Meghalaya	50.0	50.8	37.1	36.0	32.8	33.6	31.4	29.2	30.2	32.6	37.9
Mizoram	50.1	57.0	52.4	50.8	47.3	44.2	49.3	59.2	58.1	62.1	64.1
Nagaland	31.2	32.5	26.3	28.9	29.4	29.8	28.2	34.9	38.8	45.3	47.1
Tripura	39.5	38.4	37.0	40.2	38.5	38.2	35.7	35.8	40.6	40.7	39.9
EASTERN REGION	52.6	50.7	46.3	47.8	47.2	46.4	48.8	49.0	52.9	56.2	59.9
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
Bihar	54.7	50.7	48.1	52.1	52.2	51.6	55.6	53.4	56.8	59.1	63.8
Jharkhand	40.5	40.7	36.4	37.3	38.4	40.9	42.2	45.9	51.4	56.1	59.6
Odisha	57.0	56.4	49.4	47.7	43.6	41.0	41.3	42.6	49.3	54.2	57.9
Sikkim	-	-	-	-	-	-	-	-	-	-	-
West Bengal	49.9	49.7	44.5	45.0	45.5	44.6	47.4	48.6	51.0	53.8	56.0
CENTRAL REGION	56.0	58.7	53.2	52.9	55.2	52.9	53.3	54.2	57.2	59.5	62.0
Chhattisgarh	31.0	31.2	29.0	29.2	29.0	31.0	35.7	38.3	44.8	49.4	56.0
Madhya Pradesh	56.8	62.1	56.3	58.7	54.9	52.5	53.0	57.7	63.5	66.2	69.0
Uttarakhand	61.2	60.7	49.6	48.7	45.9	44.5	43.3	43.0	44.2	47.8	54.0
Uttar Pradesh	58.8	61.2	55.5	54.5	59.0	56.1	56.1	56.0	58.0	60.0	61.6
WESTERN REGION	62.4	65.0	62.9	59.4	62.5	57.7	58.4	60.6	65.8	67.7	74.7
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	-	-	-
Gujarat	53.8	55.7	53.8	59.6	61.7	61.5	61.7	62.0	64.5	67.4	70.0
Maharashtra	70.7	74.4	72.8	59.1	63.3	54.0	55.4	59.3	67.1	68.0	80.3
SOUTHERN REGION	98.6	92.8	88.1	96.5	99.7	96.7	100.7	102.7	100.1	110.7	111.8
Andhra Pradesh	100.4	91.8	88.1	93.5	100.1	97.0	102.3	113.6	97.2	119.5	118.3
Karnataka	85.9	82.0	78.0	87.3	85.9	81.1	84.6	81.4	80.9	85.4	89.3
Kerala	122.0	115.4	113.2	128.9	121.1	108.9	101.1	96.8	99.9	100.7	102.7
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
Puducherry	103.0	95.1	85.6	80.5	104.6	84.9	93.4	115.9	124.2	121.7	127.5
Tamil Nadu	105.4	97.5	88.0	93.3	100.2	98.3	105.6	103.3	102.8	121.0	118.4
Telangana	103.6	99.3	91.7	98.7	110.4	117.6	128.0	134.9	148.7	149.1	145.7
ALL INDIA	67.7	67.7	62.8	65.3	66.7	64.4	66.5	68.1	70.3	74.7	77.6

-: Nil/Not Applicable/Negligible.

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