

**TABLE 136: 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
NORTHERN REGION	54.8	59.5	64.6	69.6	67.7	68.9	74.4	82.5
Haryana	47.6	51.4	57.4	56.9	60.1	61.4	63.3	71.7
Himachal Pradesh	29.7	36.3	41.0	42.8	43.4	38.6	42.2	41.6
Jammu and Kashmir	37.4	46.7	47.2	62.5	56.4	47.2	46.4	38.1
Punjab	43.1	50.1	56.8	65.6	67.2	65.7	71.5	77.8
Rajasthan	55.7	68.7	77.3	82.9	82.4	80.6	88.4	90.4
Chandigarh	105.3	88.9	76.8	95.9	96.2	115.0	131.1	121.6
Delhi	59.9	62.4	67.4	70.8	66.9	68.9	74.6	86.8
Ladakh	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	29.8	35.0	40.7	40.7	40.7	36.0	35.5	33.8
Arunachal Pradesh	16.1	22.0	26.5	28.0	31.7	25.5	27.5	23.7
Assam	31.8	35.3	42.6	42.8	42.4	38.5	37.8	36.5
Manipur	31.6	42.4	50.1	55.1	48.4	36.0	42.1	34.8
Meghalaya	34.6	43.6	48.1	35.7	33.2	28.3	25.6	24.4
Mizoram	34.8	47.8	51.2	53.8	62.9	57.9	53.2	46.0
Nagaland	15.0	22.9	22.3	29.1	34.0	30.8	30.3	26.1
Tripura	25.2	28.6	32.8	35.3	36.1	30.7	30.7	32.2
EASTERN REGION	41.8	45.5	49.2	54.1	51.5	48.8	50.8	51.4
Bihar	24.9	27.7	30.3	32.4	28.2	26.8	29.0	29.5
Jharkhand	26.3	29.6	31.2	32.8	35.3	32.0	35.1	34.4
Odisha	53.7	61.8	66.0	64.6	56.3	50.8	54.4	52.5
Sikkim	22.4	29.5	45.3	52.8	46.8	41.6	37.2	37.9
West Bengal	49.5	52.3	56.3	64.7	62.4	60.7	61.5	63.7
Andaman & Nicobar Islands	26.1	26.8	29.0	27.7	30.7	31.7	36.5	38.1
CENTRAL REGION	35.6	40.8	44.2	47.4	46.1	44.3	47.3	46.7
Chhattisgarh	40.0	43.6	45.5	50.0	49.8	46.3	52.3	52.3
Madhya Pradesh	46.9	54.7	60.5	61.8	60.1	57.4	60.6	55.6
Uttar Pradesh	33.1	37.9	41.0	45.1	43.7	42.2	43.3	44.0
Uttarakhand	21.1	24.3	25.8	26.7	26.2	25.3	33.7	35.4
WESTERN REGION	72.0	83.5	92.0	90.1	88.6	85.6	79.1	79.5
Goa	21.7	25.1	23.2	26.2	29.4	26.7	26.5	29.1
Gujarat	42.2	46.5	55.6	63.7	66.5	63.7	65.3	66.2
Maharashtra	81.8	94.9	102.2	96.8	93.9	91.2	82.9	83.0
Dadra & Nagar Haveli	15.6	34.8	49.3	20.6	23.9	18.1	60.0	34.8
Daman & Diu	11.6	11.5	11.4	15.6	15.0	19.3	20.2	21.3
SOUTHERN REGION	68.5	78.1	84.4	87.0	89.1	87.9	92.7	94.5
Andhra Pradesh	65.9	74.8	81.3	87.3	90.4	96.4	105.1	109.7
Karnataka	63.1	73.8	75.9	76.3	78.1	77.3	77.6	72.7
Kerala	45.5	54.6	61.4	60.9	63.4	59.7	63.1	73.1
Tamil Nadu	93.1	101.2	110.5	114.5	114.7	108.1	113.8	115.1
Lakshadweep	8.0	9.7	11.5	10.2	7.5	5.4	7.3	8.7
Puducherry	34.5	38.3	45.0	47.9	49.7	51.4	57.2	62.7
Telangana	-	-	-	-	-	-	-	-
ALL INDIA	58.2	66.0	72.4	75.0	74.4	72.6	73.3	75.6

**TABLE 136: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION (As at end-March) (Concl'd.)**

(Per cent)

Region/State/Union Territory	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
NORTHERN REGION	87.7	88.8	90.6	88.5	83.6	75.0	78.1	84.5	82.9	74.9
Haryana	79.4	76.5	78.1	75.8	69.9	59.1	58.6	61.1	54.8	53.4
Himachal Pradesh	38.9	35.1	35.8	35.3	32.9	29.7	31.1	30.8	30.2	30.9
Jammu and Kashmir	33.8	36.9	40.1	42.2	44.2	39.8	42.9	45.5	45.8	48.5
Punjab	80.9	81.6	79.1	75.1	69.8	69.0	63.5	60.3	57.1	55.0
Rajasthan	90.9	92.6	87.1	86.2	72.4	67.8	76.6	81.4	79.6	77.9
Chandigarh	115.5	127.5	120.0	105.9	97.8	100.7	112.5	111.4	108.5	96.1
Delhi	95.6	97.7	103.7	102.6	100.4	88.3	94.1	107.4	110.2	93.9
Ladakh	-	-	-	-	-	-	-	-	36.1	34.9
NORTH-EASTERN REGION	34.4	33.6	34.8	34.5	38.4	36.8	39.3	40.4	41.1	44.1
Arunachal Pradesh	23.9	21.8	23.7	26.8	29.0	24.0	25	23.0	24.9	25.2
Assam	37.7	37.2	37.7	36.7	42.2	40.3	42.6	44.3	43.0	46.7
Manipur	31.3	28.6	33.6	34.0	41.1	38.7	44.6	49.4	57.2	57.7
Meghalaya	25.8	24.0	27.4	25.9	24.8	25.9	27.2	26.9	35.3	37.6
Mizoram	38.9	35.3	37.8	37.8	40.1	36.4	35.8	36.8	36.1	42.0
Nagaland	27.2	28.4	31.0	32.7	34.1	31.5	34.7	35.4	37.5	43.2
Tripura	31.3	32.8	32.4	33.7	35.3	35.9	40.7	41.7	42.5	42.1
EASTERN REGION	50.7	49.4	49.0	46.5	44.9	41.0	41.6	41.4	41.8	41.6
Bihar	29.7	30.5	32.8	33.6	33.4	30.9	32.2	34.7	36.1	40.1
Jharkhand	33.9	32.1	31.8	29.6	29.6	27.1	27.7	27.7	28.5	29.8
Odisha	47.3	46.3	44.6	41.9	40.8	38.1	37.6	38.7	39.5	39.5
Sikkim	33.1	27.2	26.5	25.6	28.0	27.4	26.6	28.4	31.2	35.8
West Bengal	63.8	62.0	61.6	57.8	55.1	50.3	51.1	49.5	49.3	46.5
Andaman & Nicobar Islands	38.5	38.6	39.1	40.1	44.2	38.5	39.4	41.9	41.0	46.3
CENTRAL REGION	47.2	47.6	48.8	48.3	49.3	46.0	47.9	49.5	48.8	48.5
Chhattisgarh	53.6	53.8	59.5	61.6	63.5	62.4	63.2	63.3	62.4	62.7
Madhya Pradesh	56.6	58.2	60.4	54.8	61.2	60.9	65.1	67.9	69.2	67.9
Uttar Pradesh	44.0	44.1	44.6	45.4	44.6	40.0	41.2	42.7	41.5	41.5
Uttarakhand	35.6	34.8	35.6	34.5	34.9	34.3	36.4	37.6	36.5	35.3
WESTERN REGION	87.0	85.5	86.0	87.1	96.0	96.2	98.3	98.1	94.7	86.3
Goa	28.1	28.8	28.7	26.7	27.1	25.7	26.7	26.4	25.1	24.5
Gujarat	70.4	72.8	74.7	72.7	75.4	68.9	75.6	78.8	74.8	69.9
Maharashtra	91.8	89.4	89.8	92.0	102.9	106.0	106.9	105.2	102.0	92.5
Dadra & Nagar Haveli	30.1	37.1	40.8	35.3	35.8	36.5	43.5	56.1	44.7	35.3
Daman & Diu	17.4	19.1	21.9	24.3	22.9	23.5	27.5	26.6	-	-
SOUTHERN REGION	95.5	97.1	94.9	89.9	89.3	84.2	90.5	90.6	88.0	83.1
Andhra Pradesh	111.3	112.0	111.3	105.3	106.0	101.1	112.6	121.6	125.3	131.5
Karnataka	71.4	71.9	71.0	67.7	70.1	67.0	69.7	69.7	65.2	59.8
Kerala	76.4	73.1	67.7	64.6	62.1	59.8	63.8	65.9	65.0	62.3
Tamil Nadu	116.9	123.3	121.8	119.0	113.7	105.8	113.5	110.3	107.5	101.7
Lakshadweep	9.7	9.9	8.6	9.1	10.5	8.4	8.3	8.1	8.7	7.8
Puducherry	71.5	83.3	77.9	71.5	67.1	63.9	63.8	66.7	64.0	64.8
Telangana	-	-	-	101.6	104.5	97.0	107.4	106.3	103.6	93.2
ALL INDIA	79.0	78.8	79.0	77.1	78.4	73.8	76.7	78.3	76.5	71.7

-: Nil/Not Applicable/Negligible.

Note: Credit-Deposit Ratios for Dadra & Nagar Haveli incorporate for Daman and Diu as well for the years 2020 and 2021.

Source: Basic Statistical Returns of Scheduled Commercial Banks in India, RBI, Various Issues.