

**TABLE 137: 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
<b>NORTHERN REGION</b>	<b>56.8</b>	<b>62.2</b>	<b>67.9</b>	<b>71.2</b>	<b>70.1</b>	<b>71.1</b>	<b>74.9</b>	<b>83.4</b>
Haryana	59.6	63.2	69.6	68.4	67.2	74.0	76.1	85.6
Himachal Pradesh	42.7	50.9	53.0	51.1	51.3	47.1	51.0	48.6
Jammu and Kashmir	41.7	50.9	52.7	60.9	56.3	47.3	47.8	35.7
Punjab	45.7	49.7	56.3	65.3	76.1	65.5	73.0	92.9
Rajasthan	62.8	76.5	86.0	90.9	100.0	87.5	96.6	95.8
Chandigarh	107.0	97.0	85.8	101.1	95.8	119.9	133.7	119.8
Delhi	57.9	62.5	68.0	69.6	64.4	68.8	70.6	80.8
Ladakh	-	-	-	-	-	-	-	-
<b>NORTH-EASTERN REGION</b>	<b>33.7</b>	<b>44.6</b>	<b>52.3</b>	<b>48.6</b>	<b>48.3</b>	<b>39.2</b>	<b>39.1</b>	<b>36.3</b>
Arunachal Pradesh	25.2	30.0	41.6	46.0	57.7	33.9	34.4	27.4
Assam	35.7	41.9	49.1	52.5	49.8	41.5	40.5	38.9
Manipur	31.8	42.6	51.8	55.6	50.3	37.1	44.8	36.6
Meghalaya	42.6	85.7	113.9	41.2	41.1	34.6	32.7	29.6
Mizoram	39.7	59.1	53.7	58.4	65.5	60.2	57.7	49.8
Nagaland	15.2	23.2	23.2	31.9	43.9	31.6	40.2	27.5
Tripura	24.7	29.0	33.9	36.2	36.8	31.5	31.6	33.2
<b>EASTERN REGION</b>	<b>45.2</b>	<b>50.4</b>	<b>55.6</b>	<b>60.6</b>	<b>58.2</b>	<b>50.8</b>	<b>53.5</b>	<b>53.3</b>
Bihar	26.9	31.4	40.0	49.0	45.0	26.6	29.7	31.6
Jharkhand	26.9	30.6	31.6	33.3	40.2	35.7	36.8	35.6
Odisha	58.6	74.7	78.7	72.6	62.4	55.7	58.1	55.7
Sikkim	23.0	29.3	44.8	51.2	53.7	53.7	49.5	62.4
West Bengal	53.8	56.8	61.4	68.4	65.8	62.2	64.8	65.1
Andaman & Nicobar Islands	42.2	43.8	49.2	56.6	75.0	38.1	41.1	39.1
<b>CENTRAL REGION</b>	<b>39.9</b>	<b>45.8</b>	<b>50.0</b>	<b>52.3</b>	<b>54.6</b>	<b>48.7</b>	<b>51.0</b>	<b>50.9</b>
Chhattisgarh	44.9	49.9	52.5	58.3	66.0	52.3	55.1	56.1
Madhya Pradesh	50.1	61.2	67.2	64.6	65.9	61.9	63.7	60.1
Uttar Pradesh	38.0	42.2	46.3	50.4	52.6	46.5	47.4	48.2
Uttarakhand	23.4	29.1	30.9	32.1	31.6	28.6	38.2	39.1
<b>WESTERN REGION</b>	<b>63.2</b>	<b>71.8</b>	<b>78.9</b>	<b>77.3</b>	<b>76.0</b>	<b>77.0</b>	<b>74.7</b>	<b>74.1</b>
Goa	27.3	30.3	27.6	30.0	33.6	26.6	27.9	31.1
Gujarat	54.8	60.9	75.3	88.4	97.8	74.6	75.2	74.4
Maharashtra	66.5	75.9	81.3	76.5	73.1	78.7	75.8	75.0
Dadra & Nagar Haveli	118.8	110.8	136.7	116.4	121.9	87.7	92.9	56.2
Daman & Diu	49.8	48.3	45.7	57.1	58.2	49.1	44.7	43.8
<b>SOUTHERN REGION</b>	<b>72.7</b>	<b>83.9</b>	<b>90.8</b>	<b>96.6</b>	<b>96.8</b>	<b>94.1</b>	<b>94.8</b>	<b>98.3</b>
Andhra Pradesh	70.9	83.3	86.2	91.2	97.2	104.9	109.7	114.9
Karnataka	69.0	80.5	93.4	99.8	94.3	82.8	80.4	76.3
Kerala	47.8	57.5	64.3	63.8	66.4	61.7	64.5	73.8
Tamil Nadu	96.1	105.4	109.3	118.6	117.0	115.2	113.5	119.4
Lakshadweep	10.0	23.7	41.6	24.7	14.9	7.5	7.7	8.8
Puducherry	42.6	43.9	48.7	51.5	50.1	55.8	59.2	63.7
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>

**TABLE 137: STATE-WISE CREDIT-DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF UTILISATION (As at end-March) (Concl'd.)**

(Per cent)

Region/State/Union Territory	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<b>NORTHERN REGION</b>	<b>89.6</b>	<b>89.5</b>	<b>93.6</b>	<b>91.8</b>	<b>87.4</b>	<b>79.1</b>	<b>81.9</b>	<b>87.1</b>	<b>85.7</b>	<b>78.2</b>
Haryana	94.5	86.0	88.5	85.2	82.6	69.1	67.6	68.0	64.8	59.8
Himachal Pradesh	45.0	41.6	37.8	36.6	33.6	31.1	31.8	31.8	31.2	32.0
Jammu and Kashmir	34.1	37.2	40.4	42.5	44.7	40.4	43.6	46.0	46.2	48.9
Punjab	83.2	78.9	81.3	76.8	71.7	71.2	68.3	62.2	59.4	57.4
Rajasthan	96.1	102.9	91.4	90.1	76.3	71.6	80.7	85.8	83.9	81.9
Chandigarh	114.5	123.1	122.4	110.2	100.0	103.5	115.4	114.1	107.5	99.4
Delhi	93.8	94.9	105.1	105.0	102.9	91.9	96.3	108.6	110.7	96.6
Ladakh	-	-	-	-	-	-	-	-	36.6	35.4
<b>NORTH-EASTERN REGION</b>	<b>37.8</b>	<b>35.3</b>	<b>36.6</b>	<b>35.2</b>	<b>39.3</b>	<b>38.2</b>	<b>41.0</b>	<b>41.9</b>	<b>42.2</b>	<b>46.1</b>
Arunachal Pradesh	28.4	38.4	24.8	29.1	29.1	25.1	30.3	23.2	25.3	30.2
Assam	40.3	37.2	39.9	37.2	43.4	42.1	44.0	45.8	44.4	48.1
Manipur	33.2	30.2	34.0	34.5	42.3	39.7	45.1	49.8	59.1	60.1
Meghalaya	28.2	24.6	28.6	26.9	25.2	26.3	30.8	31.0	35.5	37.9
Mizoram	41.9	38.7	40.5	39.9	41.7	37.8	38.2	41.5	36.8	42.2
Nagaland	47.6	33.5	32.5	34.1	34.7	33.1	34.8	35.7	37.9	57.3
Tripura	31.7	35.7	32.5	34.0	35.9	36.5	41.4	42.1	42.8	42.6
<b>EASTERN REGION</b>	<b>52.5</b>	<b>52.2</b>	<b>51.1</b>	<b>48.4</b>	<b>46.8</b>	<b>43.0</b>	<b>44.1</b>	<b>43.3</b>	<b>44.0</b>	<b>43.9</b>
Bihar	31.7	35.0	34.8	34.3	34.5	32.0	34.0	35.4	37.2	41.2
Jharkhand	34.3	35.8	33.0	30.6	30.7	29.1	30.6	28.9	30.4	31.5
Odisha	50.6	50.9	46.2	43.9	43.3	40.5	40.5	41.2	42.2	42.9
Sikkim	57.9	37.5	37.3	37.0	35.2	31.6	29.7	30.3	31.7	36.3
West Bengal	65.1	63.3	63.9	60.3	57.3	52.5	53.8	51.9	51.8	49.2
Andaman & Nicobar Islands	41.6	38.9	38.5	39.3	43.6	42.4	42.7	42.1	44.1	46.5
<b>CENTRAL REGION</b>	<b>50.7</b>	<b>53.6</b>	<b>51.8</b>	<b>51.3</b>	<b>53.2</b>	<b>48.7</b>	<b>50.5</b>	<b>52.1</b>	<b>51.6</b>	<b>51.3</b>
Chhattisgarh	56.1	61.0	61.5	63.4	66.3	65.0	65.9	66.2	65.2	66.8
Madhya Pradesh	60.7	57.4	63.3	57.6	63.5	63.4	67.7	71.0	72.1	70.7
Uttar Pradesh	47.4	53.0	48.0	48.9	49.6	43.0	43.9	45.2	44.3	44.2
Uttarakhand	39.0	37.3	36.7	35.2	35.8	35.3	37.8	38.7	37.8	36.7
<b>WESTERN REGION</b>	<b>80.7</b>	<b>79.9</b>	<b>80.3</b>	<b>80.9</b>	<b>88.3</b>	<b>88.5</b>	<b>90.0</b>	<b>90.4</b>	<b>86.7</b>	<b>78.1</b>
Goa	30.1	29.5	30.2	28.2	29.0	27.6	28.1	27.3	26.3	25.8
Gujarat	78.1	81.5	81.0	79.0	82.4	75.2	82.2	87.6	82.8	79.5
Maharashtra	82.5	80.8	81.3	82.7	91.4	94.0	94.1	93.0	89.4	79.2
Dadra & Nagar Haveli	60.5	60.3	52.9	36.2	40.2	41.5	53.8	67.8	64.7	52.4
Daman & Diu	33.8	34.2	34.0	33.6	29.2	35.3	32.8	29.5	-	-
<b>SOUTHERN REGION</b>	<b>99.3</b>	<b>99.3</b>	<b>97.4</b>	<b>92.4</b>	<b>92.1</b>	<b>86.6</b>	<b>93.2</b>	<b>94.2</b>	<b>91.6</b>	<b>86.3</b>
Andhra Pradesh	119.8	116.0	115.9	108.3	109.6	104.4	114.1	124.3	128.9	135.2
Karnataka	74.7	76.5	76.5	72.6	75.4	71.2	75.7	75.1	69.9	63.2
Kerala	75.7	74.0	67.8	65.4	63.0	61.2	65.5	67.5	66.2	64.0
Tamil Nadu	119.5	122.2	120.6	117.5	112.4	103.8	110.8	111.6	109.2	103.8
Lakshadweep	9.6	9.9	8.6	9.1	10.5	8.4	7.1	8.2	8.7	7.9
Puducherry	69.9	80.4	80.8	74.4	69.4	66.3	66.8	69.4	66.5	67.2
Telangana	-	-	-	107.8	111.5	103.6	115.1	113.1	110.5	99.3
<b>ALL INDIA</b>	<b>79.0</b>	<b>78.8</b>	<b>79.0</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>

-: Nil/Not Applicable/Negligible.

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

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