

TABLE 145: 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
NORTHERN REGION	42.9	49.7	52.2	54.3	60.4	59.4	65.5	65.7
Haryana	57.3	61.4	58.0	53.1	60.3	68.2	74.1	69.0
Himachal Pradesh	25.5	29.1	34.5	38.5	40.5	41.4	41.6	42.6
Jammu and Kashmir	20.9	21.7	24.1	27.6	33.4	33.7	35.2	35.5
Punjab	46.3	51.9	54.7	54.7	63.1	62.2	67.0	69.4
Rajasthan	45.2	55.2	58.9	64.1	68.9	61.4	68.1	71.8
Chandigarh	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	37.3	41.3	46.4	49.4	49.9	44.5	44.1	45.1
Arunachal Pradesh	58.9	53.1	46.8	34.6	25.6	18.9	20.1	21.5
Assam	38.4	44.6	49.8	53.4	52.6	48.3	47.5	48.0
Manipur	51.6	64.9	74.5	74.5	60.0	41.7	36.6	34.7
Meghalaya	26.1	24.5	27.0	29.6	30.7	29.5	35.0	31.9
Mizoram	40.6	55.3	63.8	64.9	63.7	53.9	48.4	54.0
Nagaland	38.5	46.2	43.8	50.0	47.1	33.3	27.3	26.2
Tripura	34.1	33.9	40.8	43.7	47.9	41.3	41.0	44.0
EASTERN REGION	38.4	42.5	44.4	46.9	46.1	41.8	42.8	45.5
Bihar	29.4	32.8	36.0	40.5	42.0	39.3	41.6	43.5
Jharkhand	25.7	29.6	30.6	30.4	30.2	25.9	29.0	31.7
Odisha	58.6	64.4	66.1	66.7	62.0	52.5	51.2	54.4
Sikkim	-	-	-	-	-	-	-	-
West Bengal	39.5	43.5	44.6	46.0	44.5	41.7	41.6	45.2
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-
CENTRAL REGION	37.0	41.6	44.5	46.9	47.8	46.2	46.7	46.7
Chhattisgarh	27.6	30.2	32.6	33.3	31.6	30.0	32.2	32.5
Madhya Pradesh	42.6	48.1	49.2	51.8	53.4	50.2	52.2	52.1
Uttar Pradesh	36.5	41.3	44.7	47.3	48.1	46.6	46.2	46.5
Uttarakhand	33.7	35.8	39.1	40.0	46.6	54.5	60.9	55.5
WESTERN REGION	45.8	51.0	50.4	52.4	53.4	49.7	49.0	48.7
Goa	-	-	-	-	-	-	-	-
Gujarat	45.5	46.4	50.2	54.1	55.1	49.1	46.6	44.3
Maharashtra	46.1	55.4	50.5	50.7	51.9	50.3	51.3	52.9
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
SOUTHERN REGION	80.2	91.5	94.9	97.0	98.4	91.6	95.0	96.6
Andhra Pradesh	71.8	86.1	89.4	87.6	95.6	92.9	96.4	100.4
Karnataka	84.2	91.7	94.0	97.9	94.5	84.8	84.4	81.3
Kerala	94.6	103.9	109.5	117.5	113.3	100.6	108.7	115.4
Tamil Nadu	85.6	98.9	100.9	106.6	103.0	100.8	115.1	120.9
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	66.7	107.3	106.5
Telangana	-	-	-	-	-	-	-	-
ALL INDIA	46.8	53.0	55.9	58.7	60.2	56.5	58.6	59.9

TABLE 145: STATE-WISE CREDIT-DEPOSIT RATIO OF REGIONAL RURAL BANKS (Concl.d.)
(As at end-March)

(Per cent)

Region/State/Union Territory	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
NORTHERN REGION	66.8	67.3	68.6	70.4	71.8	65.6	68.3	68.2	65.7	66.1
Haryana	69.4	65.4	66.8	70.0	71.3	64.8	65.2	65.5	62.7	60.6
Himachal Pradesh	42.8	43.4	39.3	33.3	35.9	32.5	32.6	36.3	36.4	37.7
Jammu and Kashmir	38.8	39.6	43.6	45.2	47.9	42.4	43.5	47.6	50.6	54.4
Punjab	74.8	79.9	82.2	86.5	86.3	81.3	87.7	82.2	77.3	75.3
Rajasthan	72.3	74.7	75.9	77.1	79.0	71.4	75.5	75.4	72.1	73.4
Chandigarh	-	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-	-
Ladakh	-	-	-	-	-	-	-	-	128.2	136.4
NORTH-EASTERN REGION	46.8	49.4	49.2	47.4	49.4	45.4	43.8	39.8	37.5	38.3
Arunachal Pradesh	17.1	21.6	18.0	25.0	26.7	24.6	33.3	30.1	22.1	23.9
Assam	53.7	56.4	55.8	53.2	56.0	52.9	46.2	40.8	36.4	38.3
Manipur	27.1	34.6	38.5	50.0	41.9	39.3	33.3	44.4	51.7	49.7
Meghalaya	34.4	37.9	45.9	54.5	50.0	36.7	38.9	32.8	33.6	31.4
Mizoram	41.7	44.7	50.2	50.0	56.6	52.2	52.4	47.4	44.2	49.3
Nagaland	28.0	30.0	33.6	0.0	32.8	22.2	0.0	29.4	29.8	28.2
Tripura	42.4	44.4	40.7	39.0	38.5	37.0	40.7	38.5	38.2	35.7
EASTERN REGION	48.9	50.8	53.1	53.4	50.7	47.3	47.8	47.2	46.4	48.8
Bihar	46.7	49.1	54.4	55.2	50.7	50.4	52.1	52.2	51.6	55.6
Jharkhand	35.0	37.1	39.7	40.4	40.4	36.3	36.8	38.3	40.9	42.2
Odisha	58.2	61.1	59.8	59.8	56.2	49.6	48.1	43.6	41.0	41.3
Sikkim	-	-	-	-	-	-	-	-	-	-
West Bengal	48.3	49.1	50.0	50.0	49.6	44.5	45.0	45.5	44.6	47.4
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
CENTRAL REGION	50.6	51.6	54.9	56.5	57.5	53.0	52.8	55.2	52.8	53.3
Chhattisgarh	33.0	33.7	31.8	31.1	31.2	29.0	28.9	29.0	31.0	35.7
Madhya Pradesh	53.1	56.1	56.3	61.3	61.8	56.1	58.3	54.8	52.5	53.0
Uttar Pradesh	51.9	52.5	57.3	58.4	59.6	55.2	54.6	58.8	56.1	56.1
Uttarakhand	55.1	57.6	61.3	62.1	60.7	49.6	47.7	49.2	44.5	43.3
WESTERN REGION	52.9	60.6	62.0	62.4	65.8	63.0	59.3	62.5	57.7	58.4
Goa	-	-	-	-	-	-	-	-	-	-
Gujarat	46.2	52.2	53.7	54.3	56.3	53.9	59.5	61.7	61.5	61.7
Maharashtra	59.5	68.9	70.3	70.2	75.0	73.1	59.0	63.3	54.0	55.4
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	102.9	105.8	104.8	98.8	92.3	87.2	96.4	99.7	96.7	100.7
Andhra Pradesh	109.8	118.1	116.4	100.7	90.8	86.7	93.5	100.0	97.0	102.3
Karnataka	87.0	85.5	85.0	85.8	81.4	76.9	87.4	85.9	81.1	84.6
Kerala	111.2	110.9	118.1	123.8	115.4	113.2	128.3	121.1	108.9	101.1
Tamil Nadu	128.8	133.5	123.0	106.9	96.6	86.9	93.0	100.1	98.3	105.6
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Puducherry	120.0	117.6	110.0	100.0	95.6	85.2	71.4	104.7	84.9	93.4
Telangana	-	-	-	102.8	99.1	91.7	98.8	110.6	117.6	128.0
ALL INDIA	63.7	66.2	68.1	68.1	67.4	62.8	65.2	66.7	64.4	71.4

-: Nil/Not Applicable/Negligible.

Source: Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, RBI, Various Issues.