

**State-wise Distribution of Deposits and Credit of Scheduled Commercial Banks in India and
Credit Deposit Ratio - 2009 and 2010**

Region/ State/ Union Territory	As on March 31										Credit / Deposit Ratio	
	No. of Reporting Offices		Deposits				Credit					
			Amount (in Rs. crore)		Per cent share in total deposits		Amount (in Rs. crore)		Per cent share in total credit			
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Northern Region	13,575	14,480	897,754	22.80	1,010,517	21.96	615,261	21.53	753,605	22.53	68.53	74.58
Chandigarh	254	270	27,857	0.71	31,758	0.69	31,788	1.11	41,817	1.25	114.11	131.67
Delhi	2,144	2,314	517,150	13.13	567,099	12.32	354,425	12.40	425,999	12.73	68.53	75.12
Haryana	2,143	2,361	87,204	2.21	109,577	2.38	53,617	1.88	69,067	2.06	61.48	63.03
Himachal Pradesh	947	1,000	23,607	0.60	27,258	0.59	9,100	0.32	11,284	0.34	38.55	41.40
Jammu & Kashmir	956	985	29,355	0.75	34,233	0.74	13,587	0.48	16,050	0.48	46.29	46.88
Punjab	3,229	3,460	120,667	3.06	133,571	2.90	79,064	2.77	94,980	2.84	65.52	71.11
Rajasthan	3,902	4,090	91,914	2.33	107,021	2.33	73,680	2.58	94,408	2.82	80.16	88.21
North Eastern Region	2,114	2,210	63,247	1.61	78,904	1.71	22,642	0.79	27,161	0.81	35.80	34.42
Arunachal Pradesh	77	80	3,682	0.09	4,442	0.10	914	0.03	1,116	0.03	24.82	25.12
Assam	1,369	1,434	39,427	1.00	49,545	1.08	15,115	0.53	18,311	0.55	38.34	36.96
Manipur	80	81	2,368	0.06	2,763	0.06	916	0.03	1,121	0.03	38.68	40.57
Meghalaya	200	208	6,157	0.16	7,814	0.17	1,702	0.06	1,953	0.06	27.64	24.99
Mizoram	93	97	1,746	0.04	2,453	0.05	1,025	0.04	1,166	0.03	58.71	47.53
Nagaland	83	88	3,473	0.09	4,244	0.09	1,065	0.04	1,266	0.04	30.67	29.83
Tripura	212	222	6,394	0.16	7,643	0.17	1,905	0.07	2,228	0.07	29.79	29.15
Eastern Region	13,333	13,962	445,352	11.31	531,179	11.54	217,753	7.62	267,159	7.99	48.89	50.30
Andaman & Nicobar Isla	37	37	1,394	0.04	1,614	0.04	449	0.02	581	0.02	32.21	36.00
Bihar	3,826	4,029	86,653	2.20	101,452	2.20	23,624	0.83	29,025	0.87	27.26	28.61
Jharkhand	1,706	1,804	55,513	1.41	64,826	1.41	17,789	0.62	22,329	0.67	32.04	34.44
Orissa	2,670	2,818	70,626	1.79	83,446	1.81	35,856	1.25	44,361	1.33	50.77	53.16
Sikkim	71	74	2,517	0.06	3,137	0.07	1,066	0.04	1,165	0.03	42.35	37.14
West Bengal	5,023	5,200	228,649	5.81	276,704	6.01	138,969	4.86	169,698	5.07	60.78	61.33
Central Region	15,767	16,795	449,939	11.43	524,925	11.41	201,735	7.06	245,241	7.33	44.84	46.72
Chhattisgarh	1,189	1,295	39,437	1.00	48,417	1.05	21,018	0.74	25,540	0.76	53.30	52.75
Madhya Pradesh	3,901	4,133	100,971	2.56	119,335	2.59	57,957	2.03	71,358	2.13	57.40	59.80
Uttar Pradesh	9,595	10,191	264,369	6.71	314,778	6.84	111,185	3.89	134,015	4.01	42.06	42.57
Uttarakhand	1,082	1,176	45,162	1.15	42,395	0.92	11,575	0.41	14,328	0.43	25.63	33.80
Western Region	12,118	12,964	1,218,766	30.95	1,472,723	32.00	1,037,797	36.32	1,145,060	34.23	85.15	77.75
Dadra & Nagar Haveli	24	27	771	0.02	968	0.02	160	0.01	578	0.02	20.75	59.71
Daman & Diu	18	19	1,281	0.03	1,459	0.03	242	0.01	289	0.01	18.89	19.81
Goa	399	418	23,910	0.61	29,497	0.64	6,343	0.22	7,534	0.23	26.53	25.54
Gujarat	4,283	4,572	187,906	4.77	216,470	4.70	118,684	4.15	141,316	4.22	63.16	65.28
Maharashtra	7,394	7,928	1,004,898	25.52	1,224,329	26.60	912,368	31.93	995,343	29.75	90.79	81.30
Southern Region	22,149	23,586	862,279	21.90	983,676	21.38	762,338	26.68	907,392	27.12	88.41	92.25
Andhra Pradesh	6,443	6,949	217,453	5.52	249,467	5.42	212,178	7.43	262,286	7.84	97.57	105.14
Karnataka	5,716	6,050	256,709	6.52	291,655	6.34	196,719	6.88	224,359	6.71	76.63	76.93
Kerala	4,016	4,227	135,173	3.43	150,619	3.27	81,612	2.86	95,785	2.86	60.38	63.59
Lakshadweep	11	11	480	0.01	428	0.01	26	0.00	32	0.00	5.42	7.48
Puducherry	122	135	5,472	0.14	6,170	0.13	2,840	0.10	3,512	0.10	51.90	56.92
Tamil Nadu	5,841	6,214	246,992	6.27	285,337	6.20	268,963	9.41	321,418	9.61	108.90	112.65
All India	79,056	83,997	3,937,337	100.00	4,601,924	100.00	2,857,526	100.00	3,345,618	100.00	72.58	72.70

Note : Population per office, per capita deposits and per capita credit figures are worked out on the basis of population figures as on March 1, 2009 & 2010 supplied by the Office of the Registrar General, Government of India.

Source : Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks, March 2009 & 2010, RBI

State-wise Distribution of Deposits and Credit of Scheduled Commercial Banks in India and Credit Deposit Ratio - 2011 and 2012

Region/ State/ Union Territory	As on March 31										Credit / Deposit Ratio	
	No. of Reporting Offices		Deposits				Credit					
			Amount (in Rs. Billion)	Per cent share in total deposits	Amount (in Rs. Billion)	Per cent share in total deposits	Amount (in Rs. Billion)	Per cent share in total credit	Amount (in Rs. Billion)	Per cent share in total credit		
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012		
(1)	(2)	(3)	(4)	(5)	6	7	8	9	10	(11)	(12)	
Northern Region	15,599	16,926	11,642.63	21.5	12,874.61	20.9	9,628.08	23.6	11,601.19	24.1	82.70	90.11
Chandigarh	281	296	381.34	0.7	399.96	0.6	493.08	1.2	454.47	0.9	129.30	113.63
Delhi	2,491	2,665	6,409.93	11.8	6,863.38	11.1	5,582.91	13.7	6,542.65	13.6	87.10	95.33
Haryana	2,623	2,882	1,297.21	2.4	1,467.03	2.4	927.73	2.3	1,497.90	3.1	71.52	102.10
Himachal Pradesh	1,060	1,137	330.04	0.6	384.32	0.6	130.55	0.3	142.83	0.3	39.56	37.16
Jammu & Kashmir	1,015	1,077	403.77	0.7	495.77	0.8	150.00	0.4	169.85	0.4	37.15	34.26
Punjab	3,777	4,132	1,537.37	2.8	1,744.33	2.8	1,189.06	2.9	1,423.52	3.0	77.34	81.61
Rajasthan	4,352	4,737	1,282.97	2.4	1,519.83	2.5	1,154.74	2.8	1,369.96	2.8	90.01	90.14
North Eastern Region	2,321	2,443	944.82	1.7	1,087.70	1.8	309.98	0.8	368.01	0.8	32.81	33.83
Arunachal Pradesh	86	91	54.22	0.1	61.19	0.1	12.20	0.0	13.76	0.0	22.50	22.49
Assam	1,504	1,574	591.01	1.1	674.55	1.1	210.53	0.5	251.71	0.5	35.62	37.32
Manipur	83	87	35.37	0.1	42.35	0.1	11.59	0.0	12.74	0.0	32.77	30.08
Meghalaya	217	231	97.97	0.2	112.34	0.2	23.51	0.1	28.40	0.1	24.00	25.28
Mizoram	99	104	26.29	0.0	34.28	0.1	11.31	0.0	13.06	0.0	43.02	38.10
Nagaland	93	99	52.65	0.1	58.39	0.1	13.46	0.0	15.63	0.0	25.57	26.77
Tripura	239	257	87.31	0.2	104.61	0.2	27.39	0.1	32.70	0.1	31.37	31.26
Eastern Region	14,719	15,746	6,170.23	11.4	7,399.13	12.0	3,156.80	7.7	3,696.98	7.7	51.16	49.97
Andaman & Nicobar Islands	42	45	17.97	0.0	20.39	0.0	6.79	0.0	7.74	0.0	37.79	37.96
Bihar	4,203	4,503	1,191.53	2.2	1,413.08	2.3	345.68	0.8	411.51	0.9	29.01	29.12
Jharkhand	1,927	2,118	761.98	1.4	889.21	1.4	266.97	0.7	298.99	0.6	35.04	33.62
Orissa	2,968	3,196	1,032.25	1.9	1,254.20	2.0	529.09	1.3	588.46	1.2	51.26	46.92
Sikkim	82	88	33.01	0.1	41.47	0.1	12.45	0.0	13.28	0.0	37.72	32.02
West Bengal	5,497	5,796	3,133.48	5.8	3,780.78	6.1	1,995.82	4.9	2,376.99	4.9	63.69	62.87
Central Region	17,714	19,092	6,196.74	11.4	7,293.36	11.8	2,934.76	7.2	3,450.85	7.2	47.36	47.31
Chhattisgarh	1,382	1,522	572.84	1.1	689.17	1.1	299.83	0.7	368.60	0.8	52.34	53.48
Madhya Pradesh	4,315	4,600	1,395.75	2.6	1,689.53	2.7	833.02	2.0	965.72	2.0	59.68	57.16
Uttar Pradesh	10,767	11,567	3,736.34	6.9	4,347.32	7.0	1,628.90	4.0	1,914.48	4.0	43.60	44.04
Uttarakhand	1,250	1,403	491.80	0.9	567.35	0.9	173.00	0.4	202.06	0.4	35.18	35.61
Western Region	13,809	14,886	17,681.23	32.6	19,401.50	31.4	13,801.58	33.9	16,127.83	33.4	78.06	83.13
Dadra & Nagar Haveli	34	40	12.40	0.0	15.91	0.0	4.32	0.0	5.48	0.0	34.84	34.44
Daman & Diu	23	32	16.88	0.0	20.80	0.0	3.53	0.0	3.58	0.0	20.91	17.21
Goa	446	482	320.25	0.6	366.72	0.6	93.02	0.2	106.03	0.2	29.05	28.91
Gujarat	4,893	5,279	2,614.85	4.8	3,061.13	5.0	1,734.32	4.3	2,134.47	4.4	66.33	69.73
Maharashtra	8,413	9,053	14,716.85	27.1	15,936.94	25.8	11,966.39	29.4	13,878.27	28.8	81.31	87.08
Southern Region	24,948	26,966	11,629.45	21.4	13,685.18	22.2	10,937.48	26.8	12,970.42	26.9	94.05	94.78
Andhra Pradesh	7,365	7,947	2,922.77	5.4	3,468.00	5.6	3,213.72	7.9	3,826.99	7.9	109.95	110.35
Karnataka	6,291	6,810	3,490.09	6.4	4,117.24	6.7	2,531.21	6.2	2,912.36	6.0	72.53	70.74
Kerala	4,527	4,783	1,705.47	3.1	2,005.73	3.2	1,228.23	3.0	1,515.26	3.1	72.02	75.55
Lakshadweep	12	12	5.26	0.0	5.66	0.0	0.43	0.0	0.55	0.0	8.17	9.72
Puducherry	152	161	69.51	0.1	76.72	0.1	42.61	0.1	54.96	0.1	61.30	71.64
Tamil Nadu	6,601	7,253	3,436.35	6.3	4,011.82	6.5	3,921.28	9.6	4,660.31	9.7	114.11	116.16
All India	89,110	96,059	54,265.10	100.0	61,741.47	100.0	40,768.68	100.0	48,215.27	100.0	75.13	78.09

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