



2022 - 2023

STATE FINANCES:

A

COMPARISON

ECONOMIC ADVISER, GOVERNMENT OF PUNJAB

Website: www.esopb.gov.in

PREFACE

The Report entitled “State Finances: A Comparison Study” 2022-23 is an annual publication of the Department. The attempt has been made to compare the basic statistics relating to receipts and expenditure of all states using various parameters such as percentage of revenue receipts collected by a State from its own services and from central services, per capita state own tax revenue, percentage share in developmental and non developmental expenditure, etc. during the year 2020-21(Account), 2021-22(Revised Estimates) and 2022-23 (Budget Estimates).

I hope this publication would prove useful to all the state Governments, planners and researchers etc. interested in the study of State Finances. This report is placed on the departmental website www.esopb.gov.in

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Introduction

State finances is a comparative study of State Govt. Budgets. There are two major components of state resources i.e. (i) State's own Tax Revenue and (ii) State's own Non-Tax Revenue. State's own Tax Revenue are received from Land Revenue, State Excise, Sales Tax, Taxes on Vehicles, Stamps and Registration, Taxes on goods and passengers, taxes and duties on Electricity and other taxes and duties on Commodities and Services etc. whereas revenue received from Interest Receipts, dividends and profits, General Services, Social services, economic services etc. are sub-component of state's own Non-Tax Revenue. 3rd component of revenue receipt is transfer from Central Government. Transfer from Centre is mainly consists of state share in central taxes, grant from Plan Scheme etc. Transfer from centre Govt. have their limitations, therefore, State Governments mainly depend upon own resources for revenue generation.

All the 31 States have been grouped into 'non-special category States' and 'special category States'. 12 States namely Arunachal Pradesh, Assam, Himachal Pradesh, Jammu & Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Telangana, Tripura and Uttaranchal all situated in hilly areas have been taken in special category and rest of the 19 states in non-special category.

List of States of Non-Special categories

1. Andhra Pradesh
2. Bihar
3. Chhattisgarh
4. Goa
5. Gujarat
6. Haryana
7. Jharkhand
8. Karnataka

9. Kerala
10. Madhya Pradesh
11. Maharashtra
12. Odisha
13. Punjab
14. Rajasthan
15. Tamil Nadu
16. Uttar Pradesh
17. West Bengal
18. Delhi
19. Poducherry

List of States of Special categories

1. Arunachal Pradesh
2. Assam
3. Himachal Pradesh
4. Jammu & Kashmir
5. Manipur
6. Meghalaya
7. Mizoram
8. Nagaland
9. Sikkim
10. Telangana
11. Tripura
12. Uttaranchal

Chapter 1

Budgetary Statistics of State Govt.

The State Government Budget is an important financial document, which contains details of revenue receipts and expenditure of the Government for three consecutive years, viz. Budget Estimates for the year 2022-23, Revised Estimates for the year 2021-22 and Actual for the year 2020-21.

The budget documents of the Union and State Governments contain the financial statement of the receipts, expenditure and budget memorandum. These depict the policies involving financial implications in a particular year, besides, the regulatory functions of the administration and principal objectives of the budget. These are indicative (in financial terms) of the implementation of the various policies of the State Government. Obviously, the Government has to work for the welfare of their people, therefore, social and economic objectives of the Government are also provided in the budget.

In the present publication, a comparative study of finance of various states for the year 2022-23 has been given for which government budgets of all such states have been taken in account. The publication contains information taken from the budgets of the states and RBI publication State Finances-A Study of Budgets 2022-23. The Budgets of the various states have been analysed with specific emphasis on tax structure, pattern of expenditure, public debts, loans & advances, liabilities and receipts from consolidated funds, etc.

Revenue Receipts:

- The Receipts on Revenue Account which were Rs.61574.78 crore in 2019-20(A) increased to Rs.69048.15 crore in 2020-21(A) showing increased 12.14%.
- Out of the total Receipts on the Revenue Account, State's own Tax & Non Tax Revenue constitutes a dominant proportion which was 59.52% in 2019-20(A) and 49.52% in 2020-21(A).
- Share of transfer of resources from the centre in the form of State's Share in Central Taxes and grants were 40.48% and 50.46% during 2019-20 and 2020-21(A).

Revenue Expenditure:

- Expenditure on Revenue Account was Rs.75859.64 crore, Rs.86344.62 crore, Rs.102445.53 crore & Rs. 107932.08 crore during 2019-20(A), 2020-21 (A),2021-22(RE) & 2022-23(BE), thus showing an increase of 13.82%, 18.65% & 5.36%.

- During the year 2019-20(A), 2020-21 (A) & 2021-22 (RE) & 2022-23 (BE), The maximum share of the Revenue Expenditure on interest payment was 23.48%, 22.09%, 20.47% & 19.57% followed by Pension and other retirement benefits at 13.57%, 15.82%, 13.86% & 14.03% and expenditure incurred on General Education was 13.80%, 13.43%, 13.03% & 13.10 %.

Capital Receipts:

- Capital Account Receipts, which play a vital role in creating Capital Assets in the State, stood at Rs. 72790.49 crore in 2019-20(A) and have decreased to Rs. 57122.92 crore in 2020-21(A) showing an decrease of 21.52 %.
- Net loans from the centre were Rs. 144.88 crore in 2019-20(A) and 8791.01 crore in 2020-21(A).

Capital Expenditure:

- The Capital Expenditure during 2019-20(A) was Rs. 58185.51 crore. This was Rs.39971.63 crore for the year 2020-21(A) showing an increase of -31.30% over the previous year.
- The maximum share of Capital Expenditure goes to Capital Account of Economic Services which 93.73% in 2019-20(A) and 43.82% in 2020-21(A).

Overall Budgetary Position:

The overall budgetary position reveals the increase or decrease in cash balance.

- The deficit of Revenue Account decreased from Rs.(-)14284.89 crore in 2019-20(A) to Rs.(-)17296.44 crore in 2020-21(A).
- The Capital Account balance was Rs. 14605.16 crore during 2019-20(A) and Rs. 17151.31 crore during 2020-21(A).
- The overall budgetary position shows the deficit of Rs. (-)320.09 crore during 2019-20(A) and Rs. (-)145.13 crore during 2020-21(A).

Net Transfer of resources:

- Resources from the centre to the State are transferred in the form of (a) share of central taxes and duties (b) plan and non-plan grants and (c) plan & non plan loans. The net flow of resources from the centre to the State was Rs.24432.42 crore during 2019-20 (A) and Rs.43028.02 crore during 2020-21(A).

Table no.1.1 State Budget-Receipts on Revenue Account

(Rs in Crores)

S.No.	Source	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
A	Total Revenue Receipts (1+2+3)	61574.78	69048.15	81458.15	95378.28
1	Central Transfers (i+ii)	24925.88	34843.22	37730.10	43487.90
(i)	Share of Central Taxes	10345.85	10638.21	14329.78	14756.86
(ii)	Grants-in Aid from Centre	14580.03	24205.01	23400.32	28731.04
2	State 's own Tax Revenue(i to x)	29994.82	30052.80	38061.68	45588.17
(i)	VAT (State Share)	5222.58	5372.02	7000.00	6250.00
(ii)	State GST	12751.19	11818.93	16200.00	20550
(iii)	State Excise	4865.00	6164.32	6200.00	9647.87
(iv)	Stamps & Registrations	2258.06	2470.33	3300.00	3600.00
(v)	Taxes on Vehicles	1994.31	1472.12	2155.11	2575.00
(vi)	Taxes on Goods & Passengers	0.00	2.70	0.00	0.00
(vii)	Electricity Duty	2696.55	2541.84	2950.00	2550.00
(viii)	Land Revenue	66.37	67.63	86.54	150.30
(ix)	Other Taxes (Entertainment Tax, Luxury Tax etc.)	2.47	0.22	0.00	0.00
(x)	Other Taxes on Income and expenditure	138.29	142.69	170.03	265.00
3	State 's own Non Tax Revenue(i to iv)	6654.08	4152.13	5666.37	6302.21
(i)	Punjab Roadways	176.35	110.17	167.00	335.60
(ii)	Misc. General Services	2743.87	2208.41	3276.42	2905.00
(iii)	Interest Receipts	2105.51	144.38	180.03	292.16
(iv)	Other Non- tax Revenue	1628.35	1689.17	2042.92	2769.45

Source: Punjab Budget Documents

Table no. 1.2 State Budget-Expenditure on Revenue Account

(Rs. in Crores)

S.No.	Type of Expenditure	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
B	Total Revenue Expenditure	75859.64	86344.62	102445.53	107932.08
(i)	Interest Payments	17810.17	19077.51	20972.84	21122.30
(ii)	Power	1596.53	2189.41	4383.02	6395.08
(iii)	Pension & other Retirement benefits	10293.63	13680.00	14200.00	15145.69
(iv)	Police	5848.05	6138.20	7266.23	7332.82
(v)	Public Works	298.40	383.86	455.20	464.82
(vi)	General Education	10465.34	11599.18	13345.36	14135.66
(vii)	Medical & Public Health	3158.43	3527.91	4489.36	4822.03
(viii)	Irrigation & Flood Control	1175.23	1009.75	1109.87	1145.43
(ix)	Agriculture and Allied Activities	8364.61	8312.28	10713.48	11196.41
(x)	Road Transport	295.13	289.38	587.64	336.60
(xi)	Grant-in-Aid and contributions	3210.31	5971.31	4749.91	4116.40
(xii)	Industry and Minerals	1850.37	2118.57	2537.06	3062.20
(xiii)	Other Expenditure	11493.44	12047.26	17635.56	18656.64

Source: Punjab Budget Documents

Table no. 1.3 State Budget- Receipts on Capital Account**(Rs. in Crores)**

Head	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
1	2	3	4	5
(1)Internal Dedt	54631.21	54903.54	33132.74	52604.99
(a)Market Loans(net)	27355.00	32995.00	27362.74	31804.99
(b)Loans from S.B.I and other Banks	0.00	0.00	0.00	0.00
(c) Loand from NABARD and others	319.13	600.00	770.00	800.00
(d) Ways and Means of Advances from R.B.I	26957.08	21308.54	5000.00	20000.00
(e)Loans from Small Saving	0.00	0.00	0.00	0.00
(2)Loans from the Centre	144.88	8791.01	12950.91	2446.00
(3)Recoveries of Loans and Advances	16070.44	50.35	225.88	200.00
(4) Inter-State Settlement Accounts(Net)	0.00	0.00	0.00	0.00
(5)Contingency Fund(Net)	0.00	0.00	0.00	0.00
(6)State Provident Fund (Net)	-15.87	-829.89	800.00	500.00
(7)Group Insurance Fund (Net)	17.38	-15.63	-25.00	10.60
(8) Reserve fund (Net)	1801.36	379.62	345.00	919.40
(9) Deposits & Advances (Net)	431.42	83.28	880.00	1070.00
(10) Suspense and Miscellaneous(net)	-267.80	-6181.88	0.00	0.00
(11) Remittances (Net)	-22.53	-57.48	0.00	0.00
(12)Appropriation to contingency Fund(Net)	0.00	0.00	0.00	0.00
Total Receipts on Capital Account (1 to12)	72790.49	57122.92	48309.53	57750.99

Source:Punjab Budget Documents

Table no. 1.4 State Budget- Expenditure on Capital Account**(Rs. in Crores)**

Heads	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
1	2	3	4	5
1)Capital Outlay (1 to 3)	17827.73	4382.31	10078.80	10981.09
(i)Capital Account of General Services	153.96	210.99	384.71	539.40
(ii)Capital Account of Social Services	964.50	2250.80	3740.14	6742.80
(iii)Capital Account of Economic Services	16709.27	1920.52	5953.95	3698.89
2) Discharge of Internal Debt	39140.89	34171.86	21770.59	35265.99
3) Repayment of Loans to Centre	433.01	461.67	588.36	680.38
4)Loans and Advances	783.88	955.79	1592.76	1000.24
Total Expenditure on Capital Account (I+II+III+IV)	58185.51	39971.63	34030.51	47927.70

Source:- Punjab Budget Documents

Table no. 1.5 State Budget- Overall Budgetary Position**(Rs. in Crores)**

Heads	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
1	2	3	4	5
I.Revenue Account				
1.Receipts	61574.75	69048.18	81458.13	95378.28
2.Expenditure	75859.64	86344.62	102445.53	107932.08
Balance(1-2)	-14284.89	-17296.44	-20987.40	-12553.80
II. Capital Account				
1.Receipts	72790.49	57122.94	48309.53	57750.99
2.Expenditure	58185.51	39971.63	34030.51	47927.70
Balance(1-2)	14604.98	17151.31	14279.02	9823.29
Over all Balance (I+II) Or Increase or Decrease in Cash Balance	320.09	-145.13	-6708.38	-2730.51
1.Opening Balance	20.10	340.67	194.40	-6513.99
2.Closing Balance	340.67	194.40	-6513.99	-8744.50

Source:- Punjab Budget Documents

Table no. 1.6 Net Transfer of Resources from Centre to the State**(Rs. in Crores)**

Heads	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
1	2	3	4	5
I.Share of Central Taxes & Duties(1+2)	10345.85	10638.21	14329.78	14756.86
1.Taxes on Income	2764.01	3276.09	4308.64	4450.02
2.Union Excise Duties & others	7581.84	7362.12	10021.14	10306.84
II. Grants(1 to 4)	14580.03	24205.01	23400.31	28731.03
1.Non-Plan Grants	0.00	0.00	0.00	0.00
2.State Plan Schemes	0.00	0.00	245.76	430.81
3.Central Plan Schemes	0.00	0.00	9.98	24.03
4.Centrally sponsored Schemes	14580.03	24205.01	23144.57	28276.19
III.Loans Net a-(b+c)	-493.46	8184.80	12211.15	1621.42
a)Gross Loan (1 to 5)	144.88	8791.01	12950.91	2446.00
1.Non-Plan	0.00	0.00	0.00	0.00
2.State Plan Schemes	144.88	8791.01	12950.91	2446.00
3.Centrally sponsored Schemes	0.00	0.00	0.00	0.00
4.Ways and Means of Advances	0.00	0.00	0.00	0.00
b.Repayment of Loans	433.01	461.67	588.36	680.38
c.Interest Payments	205.33	144.54	151.40	144.20
Total transfer of Resources (Net) (I to III)	24432.42	43028.02	49941.24	45109.31

Source: Punjab Budget Documents

Table no. 1.7 Ratio of State Taxes to Gross State Domestic Product at Current Prices

(Rs. in Crores)

Item	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
1	2	3	4	5
1.Revenue from State Taxes	29995.00	30053.00	38062.00	45588.17
2. Gross State Domestic Product at current Prices	574760	529703	573763	629834
Ratio of (1) to (2) Percent)	5.22	5.67	6.63	7.24

Source: Punjab Budget Documents

Chapter 2

Tax Revenue of State Governments

Taxation is a method through which resources are transferred from the private to the public sector. Taxation is a method to collect revenue and to play the crucial role of accelerating economic growth. The revenue receipts have been classified into two categories namely tax revenue and non-tax revenue.

- I. **Tax Revenue** : Which includes Own Tax Revenue and Share in Central Taxes
- II. **Non Tax Revenue**: Which includes Non Tax Revenue and Grant in aid from centre.

Generally a major chunk of State's Tax revenue consists of Goods and Service Tax(GST) followed by State Excise, Sales tax, and Duties on Electricity, Stamps and Registration and Taxes on vehicles. During the year 2022-23(BE), Punjab's Tax revenue is 63.27% of the total revenue receipts. Punjab non tax revenue was 36.73 % of the total Revenue receipts during the same period.

Table no. 2.1 Tax Revenue of the State Governments**(Rs. in Lakhs)**

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	8584332	8186914	10518908	12409961
2	Bihar	9356431	9020308	10983906	13256760
3	Chhattisgarh	4232369	4322674	5283144	5682325
4	Delhi	3656587	2942533	3835000	4770000
5	Goa	728969	653796	901317	941565
6	Gujarat	9923959	9048471	13304918	14830112
7	Haryana	4993648	4835139	7367453	8265349
8	Jharkhand	3736449	3659231	4539116	5185658
9	Karnataka	13328179	11874665	13864339	15666597
10	Kerala	6672419	5922124	7620001	9181830
11	Madhya Pradesh	10534130	10137267	12267510	13696668
12	Maharashtra	22516720	20075899	27549825	30811346
13	Odisha	6276845	6180084	7516367	8297788
14	Punjab	4034064	4069104	5239143	6034503
15	Rajasthan	9529412	9585921	12759432	14750496
16	Tamil Nadu	13385469	13107747	15543777	17611107
17	Uttar Pradesh	24064414	22658431	27524397	36715376
18	West Bengal	10871777	10502425	12984487	14078314
	Special category				
19	Arunachal Pradesh	1021630	1190368	1496250	1643854
20	Assam	3825013	3576293	4716157	4793004
21	Himachal Pradesh	1230138	1283723	1593279	1765958
22	Jammu and Kashmir	1626881	887699	1547988	1666600
23	Manipur	524889	556646	722948	824720
24	Meghalaya	610303	662419	768411	883910
25	Mizoram	374878	365811	450854	488454
26	Nagaland	422531	443199	566444	606424
27	Puduchery	247549	194783	304926	367251
28	Sikkim	326596	326897	421780	450501
29	Telangana	8358508	7934199	10690013	12660604
30	Tripura	631358	655089	850192	862957
31	Uttaranchal	1841499	1850631	2401904	2450072
	All States	187467947	176710489	226134186	261650062

Table no. 2.2 Non Tax Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	2519070	3526704	4908362	6712550
2	Bihar	3066822	3796526	5927179	6413691
3	Chhattisgarh	2154501	1994944	3115000	3225000
4	Delhi	1056994	1243827	947333	1358859
5	Goa	406719	486702	840492	793446
6	Gujarat	4360417	3767095	2997101	3374434
7	Haryana	1792165	1920962	1892125	2377122
8	Jharkhand	2105265	1955742	2847337	3116858
9	Karnataka	4216101	3796976	5093588	3322158
10	Kerala	2350048	3839559	4168815	4227950
11	Madhya Pradesh	4230205	4500412	4902215	5821301
12	Maharashtra	5802237	6870892	8663425	9531376
13	Odisha	3879930	4258641	6623199	8098864
14	Punjab	2123411	2835714	2906669	3503325
15	Rajasthan	4481969	3844867	6183716	6747228
16	Tamil Nadu	4067121	4299883	4844041	5529621
17	Uttar Pradesh	12574905	6959203	10348743	13205895
18	West Bengal	3419644	4336972	4618619	5726387
	Special category				
19	Arunachal Pradesh	467225	521983	934451	740000
20	Assam	2624495	3013326	4888079	5173248
21	Himachal Pradesh	1843653	2060104	2137955	1871573
22	Jammu and Kashmir	3634051	4361850	6944321	7685465
23	Manipur	543527	741619	1396734	1620066
24	Meghalaya	331050	405905	754768	719625
25	Mizoram	590948	408256	579020	654167
26	Nagaland	719798	699544	713513	1001088
27	Puduchery	430585	468416	568033	513449
28	Sikkim	157531	233885	400546	391559
29	Telangana	1895874	2157236	4922681	6642336
30	Tripura	468802	674151	1115800	1241758
31	Uttaranchal	1230758	1969805	1968219	2697355
	All States	79545819	81951698	109152078	124037753

Table no. 2.3 Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	11103402	11713618	15427270	19122511
2	Bihar	12423253	12816834	16911085	19670451
3	Chhattisgarh	6386870	6317618	8398144	8907325
4	Delhi	4713581	4186360	4782333	6128859
5	Goa	1135688	1140497	1741810	1735011
6	Gujarat	14284376	12815566	16302019	18204546
7	Haryana	6785813	6756101	9259578	10642471
8	Jharkhand	5841714	5614973	7386453	8302516
9	Karnataka	17544279	15671641	18957927	18988754
10	Kerala	9022467	9761683	11788816	13409780
11	Madhya Pradesh	14764335	14637678	17169724	19517969
12	Maharashtra	28318958	26946791	36213250	40342722
13	Odisha	10156775	10438724	14139566	16396652
14	Punjab	6157475	6904818	8145813	9537828
15	Rajasthan	14011381	13430788	18943149	21497724
16	Tamil Nadu	17452591	17407630	20387817	23140728
17	Uttar Pradesh	36639318	29617633	37873140	49921271
18	West Bengal	14291421	14839397	17603106	19804701
	Special category				
19	Arunachal Pradesh	1488855	1712351	2430701	2383854
20	Assam	6449508	6589619	9604236	9966252
21	Himachal Pradesh	3073791	3343827	3731235	3637531
22	Jammu and Kashmir	5260932	5249548	8492309	9352065
23	Manipur	1068416	1298265	2119681	2444786
24	Meghalaya	941353	1068324	1523179	1603535
25	Mizoram	965826	774067	1029874	1142621
26	Nagaland	1142329	1142743	1279957	1607512
27	Puduchery	678134	663199	872959	880700
28	Sikkim	484127	560782	822326	842060
29	Telangana	10254382	10091436	15612694	19302940
30	Tripura	1100159	1329240	1965992	2104715
31	Uttaranchal	3072257	3820436	4370123	5147427
	All States	267013767	258662187	335286264	385687815

Table no. 2.4 Per Capita Tax Revenue of the state Governments

(In Rs.)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	16349.86	15509.34	19857.49	23346.30
2	Bihar	7713.34	7328.64	8792.82	10458.49
3	Chhattisgarh	14539.73	14656.61	17707.28	18828.11
4	Delhi	18108.19	14304.28	18292.39	22332.51
5	Goa	47060.62	41936.86	57518.66	59781.89
6	Gujarat	14411.37	12965.65	18832.69	20739.38
7	Haryana	17173.87	16399.75	24684.89	27360.55
8	Jharkhand	9849.09	9511.66	11648.02	13139.56
9	Karnataka	20096.17	17764.48	20610.60	23143.94
10	Kerala	18898.29	16687.21	21384.67	25664.78
11	Madhya Pradesh	12634.79	11994.49	14339.91	15819.85
12	Maharashtra	18262.48	16133.38	21967.63	24378.96
13	Odisha	14313.70	14035.12	17019.99	18734.70
14	Punjab	13402.65	13412.12	17157.83	19637.17
15	Rajasthan	12174.58	12091.07	15918.85	18204.87
16	Tamil Nadu	17601.11	17156.29	20283.93	22913.23
17	Uttar Pradesh	10557.21	9812.80	11798.01	15578.02
18	West Bengal	11148.71	10703.11	13168.32	14208.46
	Special category				
19	Arunachal Pradesh	67256.77	77649.57	96656.98	105240.33
20	Assam	11033.27	10205.44	13330.76	13420.89
21	Himachal Pradesh	16743.40	17361.69	21440.98	23647.00
22	Jammu and Kashmir	12227.59	6620.67	11462.33	12251.71
23	Manipur	16748.22	17587.55	22634.55	25588.58
24	Meghalaya	18743.96	20146.56	23158.86	26393.25
25	Mizoram	31136.06	30083.13	36744.43	39455.07
26	Nagaland	19462.51	20218.95	25596.20	27157.37
27	Poduchery	16105.97	12398.65	18963.06	22311.73
28	Sikkim	48745.74	48286.17	61754.00	65384.76
29	Telangana	22305.41	21031.67	28200.63	33238.66
30	Tripura	15658.67	16091.60	20690.96	20809.19
31	Uttaranchal	16339.83	16235.03	20853.48	21054.15
	All States	13946.96	13009.77	16498.88	18920.18

Table no. 2.5 Per Capita Non Tax Revenue of the State Governments

(In Rs.)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	4797.86	6681.01	9265.96	12628.02
2	Bihar	2528.25	3084.53	4744.82	5059.87
3	Chhattisgarh	7401.49	6764.13	10440.41	10685.88
4	Delhi	5234.46	6046.51	4518.64	6362.00
5	Goa	26256.89	31218.83	53637.03	50377.52
6	Gujarat	6332.11	5397.91	4242.30	4719.03
7	Haryana	6163.52	6515.49	6339.63	7868.92
8	Jharkhand	5549.37	5083.68	7306.67	7897.58
9	Karnataka	6357.02	5680.27	7572.08	4907.76
10	Kerala	6656.04	10819.01	11699.31	11817.84
11	Madhya Pradesh	5073.77	5324.92	5730.37	6723.69
12	Maharashtra	4705.98	5521.58	6908.03	7541.54
13	Odisha	8847.78	9671.48	14997.51	18285.57
14	Punjab	7054.76	9346.76	9519.14	11400.34
15	Rajasthan	5726.07	4849.67	7714.89	8327.34
16	Tamil Nadu	5348.03	5627.97	6321.25	7194.41
17	Uttar Pradesh	5516.69	3013.86	4435.87	5603.15
18	West Bengal	3506.75	4419.84	4684.01	5779.33
	Special category				
19	Arunachal Pradesh	30758.72	34049.75	60365.05	47375.16
20	Assam	7570.37	8598.94	13816.72	14485.62
21	Himachal Pradesh	25093.96	27861.83	28770.76	25061.23
22	Jammu and Kashmir	27313.42	32531.69	51420.37	56498.31
23	Manipur	17342.93	23431.89	43729.92	50265.78
24	Meghalaya	10167.37	12345.05	22747.68	21487.77
25	Mizoram	49082.03	33573.69	47189.87	52840.61
26	Nagaland	33155.14	31913.49	32241.90	44831.51
27	Poduchery	28014.66	29816.45	35325.44	31193.74
28	Sikkim	23512.03	34547.24	58645.10	56829.97
29	Telangana	5059.31	5718.32	12986.21	17438.53
30	Tripura	11627.03	16559.83	27155.04	29943.53
31	Uttaranchal	10920.65	17280.51	17088.20	23179.13
	All States	5917.93	6033.44	7963.80	8969.30

Table no. 2.6 Per Capita Total Revenue of the State Governments**(In Rs.)**

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	21147.73	22190.35	29123.44	35974.32
2	Bihar	10241.59	10413.16	13537.64	15518.36
3	Chhattisgarh	21941.22	21420.74	28147.69	29514.00
4	Delhi	23342.65	20350.78	22811.03	28694.50
5	Goa	73317.51	73155.69	111155.69	110159.42
6	Gujarat	20743.48	18363.57	23074.99	25458.41
7	Haryana	23337.39	22915.24	31024.52	35229.47
8	Jharkhand	15398.46	14595.34	18954.69	21037.14
9	Karnataka	26453.18	23444.75	28182.68	28051.70
10	Kerala	25554.33	27506.22	33083.98	37482.61
11	Madhya Pradesh	17708.56	17319.42	20070.28	22543.54
12	Maharashtra	22968.46	21654.97	28875.66	31920.50
13	Odisha	23161.49	23706.59	32017.49	37020.28
14	Punjab	20457.41	22758.89	26676.97	31037.51
15	Rajasthan	17900.66	16940.74	23633.74	26532.21
16	Tamil Nadu	22949.14	22784.26	26605.18	30107.63
17	Uttar Pradesh	16073.89	12826.65	16233.87	21181.17
18	West Bengal	14655.46	15122.95	17852.32	19987.79
	Special category				
19	Arunachal Pradesh	98015.49	111699.32	157022.03	152615.49
20	Assam	18603.64	18804.38	27147.48	27906.51
21	Himachal Pradesh	41837.36	45223.52	50211.74	48708.23
22	Jammu and Kashmir	39541.01	39152.36	62882.70	68750.02
23	Manipur	34091.14	41019.44	66364.47	75854.36
24	Meghalaya	28911.33	32491.60	45906.54	47881.02
25	Mizoram	80218.09	63656.81	83934.30	92295.68
26	Nagaland	52617.65	52132.44	57838.11	71988.88
27	Poduchery	44120.63	42215.10	54288.50	53505.47
28	Sikkim	72257.77	82833.41	120399.10	122214.73
29	Telangana	27364.72	26750.00	41186.84	50677.19
30	Tripura	27285.70	32651.43	47846.00	50752.72
31	Uttaranchal	27260.49	33515.53	37941.69	44233.28
	All States	19864.89	19043.21	24462.68	27889.48

Table No.2.7 Share of Tax Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Total Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21 (A)	Total Tax Revenue 2020-21 (A)	% of col. 6/5	Total Revenue 2021-22 (RE)	Total Tax Revenue 2021-22(RE)	% of col. 9/8	Total Revenue 2022-23(BE)	Total Tax Revenue 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	11103402	8584332	77.31	11713618	8186914	69.89	15427270	10518908	68.18	19122511	12409961	64.90
2	Bihar	12423253	9356431	75.31	12816834	9020308	70.38	16911085	10983906	64.95	19670451	13256760	67.39
3	Chhattisgarh	6386870	4232369	66.27	6317618	4322674	68.42	8398144	5283144	62.91	8907325	5682325	63.79
4	Delhi	4713581	3656587	77.58	4186360	2942533	70.29	4782333	3835000	80.19	6128859	4770000	77.83
5	Goa	1135688	728969	64.19	1140497	653796	57.33	1741810	901317	51.75	1735011	941565	54.27
6	Gujarat	14284376	9923959	69.47	12815566	9048471	70.61	16302019	13304918	81.62	18204546	14830112	81.46
7	Haryana	6785813	4993648	73.59	6756101	4835139	71.57	9259578	7367453	79.57	10642471	8265349	77.66
8	Jharkhand	5841714	3736449	63.96	5614973	3659231	65.17	7386453	4539116	61.45	8302516	5185658	62.46
9	Karnataka	17544279	13328179	75.97	15671641	11874665	75.77	18957927	13864339	73.13	18988754	15666597	82.50
10	Kerala	9022467	6672419	73.95	9761683	5922124	60.67	11788816	7620001	64.64	13409780	9181830	68.47
11	Madhya Pradesh	14764335	10534130	71.35	14637678	10137267	69.25	17169724	12267510	71.45	19517969	13696668	70.17
12	Maharashtra	28318958	22516720	79.51	26946791	20075899	74.50	36213250	27549825	76.08	40342722	30811346	76.37
13	Odisha	10156775	6276845	61.80	10438724	6180084	59.20	14139566	7516367	53.16	16396652	8297788	50.61
14	Punjab	6157475	4034064	65.51	6904818	4069104	58.93	8145813	5239143	64.32	9537828	6034503	63.27
15	Rajasthan	14011381	9529412	68.01	13430788	9585921	71.37	18943149	12759432	67.36	21497724	14750496	68.61

Table No.2.7 Share of Tax Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Total Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21 (A)	Total Tax Revenue 2020-21 (A)	% of col. 6/5	Total Revenue 2021-22 (RE)	Total Tax Revenue 2021-22(RE)	% of col. 9/8	Total Revenue 2022-23(BE)	Total Tax Revenue 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	17452591	13385469	36.53	17407630	13107747	76.50	20387817	15543777	72.68	23140728	17611107	73.55
17	Uttar Pradesh	36639318	24064414	168.38	29617633	22658431	70.77	37873140	27524397	73.76	49921271	36715376	71.09
18	West Bengal	14291421	10871777	76.07	14839397	10502425	70.77	17603106	12984487	73.76	19804701	14078314	71.09
	Special Category												
19	Arunachal Pradesh	1488855	1021630	15.84	1712351	1190368	54.27	2430701	1496250	49.10	2383854	1643854	48.09
20	Assam	6449508	3825013	124.44	6589619	3576293	38.39	9604236	4716157	42.70	9966252	4793004	48.55
21	Himachal Pradesh	3073791	1230138	23.38	3343827	1283723	16.91	3731235	1593279	18.23	3637531	1765958	17.82
22	Jammu and Kashmir	5260932	1626881	152.27	5249548	887699	42.88	8492309	1547988	34.11	9352065	1666600	33.73
23	Manipur	1068416	524889	55.76	1298265	556646	62.01	2119681	722948	50.45	2444786	824720	55.12
24	Meghalaya	941353	610303	63.19	1068324	662419	47.26	1523179	768411	43.78	1603535	883910	42.75
25	Mizoram	965826	374878	32.82	774067	365811	38.78	1029874	450854	44.25	1142621	488454	37.72
26	Nagaland	1142329	422531	62.31	1142743	443199	29.37	1279957	566444	34.93	1607512	606424	41.70
27	Puduchery	678134	247549	51.13	663199	194783	58.29	872959	304926	51.29	880700	367251	53.50
28	Sikkim	484127	326596	3.18	560782	326897	78.62	822326	421780	68.47	842060	450501	65.59
29	Telangana	10254382	8358508	759.75	10091436	7934199	49.28	15612694	10690013	43.24	19302940	12660604	41.00
30	Tripura	1100159	631358	20.55	1329240	655089	48.44	1965992	850192	54.96	2104715	862957	47.60
31	Uttaranchal	3072257	1841499	0.69	3820436	1850631	68.32	4370123	2401904	67.45	5147427	2450072	67.84
	Total	267013767	187467947	70.21	258662187	176710489	68.32	335286264	226134186	67.45	385687815	261650062	67.84

Table No. 2.8 Share of Non- Tax Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Total Non Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21 (A)	Total Non Tax Revenue 2020-21 (A)	% of col. 6/5	Total Revenue 2021-22 (RE)	Total Non Tax Revenue 2021-22 (RE)	% of col. 9/8	Total Revenue 2022-23 (BE)	Total Non Tax Revenue 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	11103402	2519070	22.69	11713618	3526704	30.11	15427270	4908362	31.82	19122511	6712550	35.10
2	Bihar	12423253	3066822	24.69	12816834	3796526	29.62	16911085	5927179	35.05	19670451	6413691	32.61
3	Chhattisgarh	6386870	2154501	33.73	6317618	1994944	31.58	8398144	3115000	37.09	8907325	3225000	36.21
4	Delhi	4713581	1056994	22.42	4186360	1243827	29.71	4782333	947333	19.81	6128859	1358859	22.17
5	Goa	1135688	406719	35.81	1140497	486702	42.67	1741810	840492	48.25	1735011	793446	45.73
6	Gujarat	14284376	4360417	30.53	12815566	3767095	29.39	16302019	2997101	18.38	18204546	3374434	18.54
7	Haryana	6785813	1792165	26.41	6756101	1920962	28.43	9259578	1892125	20.43	10642471	2377122	22.34
8	Jharkhand	5841714	2105265	36.04	5614973	1955742	34.83	7386453	2847337	38.55	8302516	3116858	37.54
9	Karnataka	17544279	4216101	24.03	15671641	3796976	24.23	18957927	5093588	26.87	18988754	3322158	17.50
10	Kerala	9022467	2350048	26.05	9761683	3839559	39.33	11788816	4168815	35.36	13409780	4227950	31.53
11	Madhya Pradesh	14764335	4230205	28.65	14637678	4500412	30.75	17169724	4902215	28.55	19517969	5821301	29.83
12	Maharashtra	28318958	5802237	20.49	26946791	6870892	25.50	36213250	8663425	23.92	40342722	9531376	23.63
13	Odisha	10156775	3879930	38.20	10438724	4258641	40.80	14139566	6623199	46.84	16396652	8098864	49.39
14	Punjab	6157475	2123411	34.49	6904818	2835714	41.07	8145813	2906669	35.68	9537828	3503325	36.73
15	Rajasthan	14011381	4481969	31.99	13430788	3844867	28.63	18943149	6183716	32.64	21497724	6747228	31.39

Table no. 2.8 Share of Non- Tax Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Total Non Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21 (A)	Total Non Tax Revenue 2020-21 (A)	% of col. 6/5	Total Revenue 2021-22 (RE)	Total Non Tax Revenue 2021-22 (RE)	% of col. 9/8	Total Revenue 2022-23 (BE)	Total Non Tax Revenue 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	17452591	4067121	34.32	17407630	4299883	23.50	20387817	4844041	27.32	23140728	5529621	26.45
17	Uttar Pradesh	36639318	12574905	23.93	29617633	6959203	29.23	37873140	10348743	26.24	49921271	13205895	28.91
18	West Bengal	14291421	3419644	23.93	14839397	4336972	29.23	17603106	4618619	26.24	19804701	5726387	28.91
	Special Category												
19	Arunachal Pradesh	1488855	467225	40.69	1712351	521983	45.73	2430701	934451	50.90	2383854	740000	51.91
20	Assam	6449508	2624495	59.98	6589619	3013326	61.61	9604236	4888079	57.30	9966252	5173248	51.45
21	Himachal Pradesh	3073791	1843653	69.08	3343827	2060104	83.09	3731235	2137955	81.77	3637531	1871573	82.18
22	Jammu and Kashmir	5260932	3634051	50.87	5249548	4361850	57.12	8492309	6944321	65.89	9352065	7685465	66.27
23	Manipur	1068416	543527	35.17	1298265	741619	37.99	2119681	1396734	49.55	2444786	1620066	44.88
24	Meghalaya	941353	331050	61.19	1068324	405905	52.74	1523179	754768	56.22	1603535	719625	57.25
25	Mizoram	965826	590948	63.01	774067	408256	61.22	1029874	579020	55.75	1142621	654167	62.28
26	Nagaland	1142329	719798	63.50	1142743	699544	70.63	1279957	713513	65.07	1607512	1001088	58.30
27	Puduchery	678134	430585	32.54	663199	468416	41.71	872959	568033	48.71	880700	513449	46.50
28	Sikkim	484127	157531	18.49	560782	233885	21.38	822326	400546	31.53	842060	391559	34.41
29	Telangana	10254382	1895874	42.61	10091436	2157236	50.72	15612694	4922681	56.76	19302940	6642336	59.00
30	Tripura	1100159	468802	40.06	1329240	674151	51.56	1965992	1115800	45.04	2104715	1241758	52.40
31	Uttaranchal	3072257	1230758	29.79	3820436	1969805	31.68	4370123	1968219	32.55	5147427	2697355	32.16
	Total	267013767	79545819	29.79	258662187	81951698	31.68	335286264	109152078	32.55	385687815	124037753	32.16

Table No. 2.9 Share of Land Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Land Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21(A)	Land Tax Revenue 2020-21(A)	% of col. 6/5	Total Revenue 2021-22(RE)	Land Tax Revenue 2021-22(RE)	% of col. 9/8	Total Revenue 2022-23 (BE)	Land Tax Revenue 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	11103402	2131	0.02	11713618	14338	0.12	15427270	7991	0.05	19122511	4820	0.03
2	Bihar	12423253	27528	0.22	12816834	30237	0.24	16911085	50000	0.30	19670451	50000	0.25
3	Chhattisgarh	6386870	55150	0.86	6317618	93771	1.48	8398144	90000	1.07	8907325	95000	1.07
4	Delhi	4713581	262	0.01	4186360	418	0.01	4782333	300	0.01	6128859	300	0.00
5	Goa	1135688	3711	0.33	1140497	3423	0.30	1741810	3914	0.22	1735011	4097	0.24
6	Gujarat	14284376	235874	1.65	12815566	213355	1.66	16302019	282000	1.73	18204546	247000	1.36
7	Haryana	6785813	2068	0.03	6756101	1660	0.02	9259578	2500	0.03	10642471	4800	0.05
8	Jharkhand	5841714	33798	0.58	5614973	87293	1.55	7386453	118273	1.60	8302516	150000	1.81
9	Karnataka	17544279	20321	0.12	15671641	18372	0.12	18957927	27144	0.14	18988754	4269	0.02
10	Kerala	9022467	33242	0.37	9761683	49335	0.51	11788816	48103	0.41	13409780	50951	0.38
11	Madhya Pradesh	14764335	56237	0.38	14637678	50370	0.34	17169724	76708	0.45	19517969	124070	0.64
12	Maharashtra	28318958	215455	0.76	26946791	206264	0.77	36213250	220000	0.61	40342722	400000	0.99
13	Odisha	10156775	72069	0.71	10438724	60340	0.58	14139566	60000	0.42	16396652	61000	0.37
14	Punjab	6157475	6637	0.11	6904818	6763	0.10	8145813	8654	0.11	9537828	15030	0.16
15	Rajasthan	14011381	36449	0.26	13430788	27932	0.21	18943149	62155	0.33	21497724	63266	0.29

Table No. 2.9 Share of Land Revenue to Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	Total Revenue 2019-20(A)	Land Tax Revenue 2019-20(A)	% of col. 3/2	Total Revenue 2020-21(A)	Land Tax Revenue 2020-21(A)	% of col. 6/5	Total Revenue 2021-22(RE)	Land Tax Revenue 2021-22(RE)	% of col. 9/8	Total Revenue 2022-23 (BE)	Land Tax Revenue 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	17452591	25830	0.07	17407630	21119	0.07	20387817	29671	0.08	23140728	32598	0.07
17	Uttar pradesh	36639318	50362	0.35	29617633	29718	0.20	37873140	26349	0.15	49921271	91538	0.46
18	West Bengal	14291421	272808	1.91	14839397	275572	1.86	17603106	262700	1.49	19804701	325900	1.65
	Special Category												
19	Arunachal Pradesh	1488855	1597	0.02	1712351	752	0.01	2430701	1600	0.02	2383854	1760	0.02
20	Assam	6449508	9416	0.31	6589619	11681	0.35	9604236	14590	0.39	9966252	26392	0.73
21	Himachal Pradesh	3073791	479	0.01	3343827	695	0.01	3731235	2197	0.03	3637531	2306	0.02
22	Jammu and Kashmir	5260932	13438	1.26	5249548	6057	0.47	8492309	1100	0.05	9352065	1100	0.04
23	Manipur	1068416	410	0.04	1298265	381	0.04	2119681	381	0.03	2444786	700	0.04
24	Meghalaya	941353	10	0.00	1068324	2129	0.28	1523179	451	0.04	1603535	451	0.04
25	Mizoram	965826	905	0.08	774067	2074	0.18	1029874	1800	0.14	1142621	1900	0.12
26	Nagaland	1142329	104	0.02	1142743	109	0.02	1279957	80	0.01	1607512	85	0.01
27	Puducherry	678134	167	0.03	663199	143	0.03	872959	199	0.02	880700	199	0.02
28	Sikkim	484127	440	0.00	560782	1333	0.01	822326	860	0.01	842060	860	0.00
29	Telangana	10254382	99	0.01	10091436	51	0.00	15612694	631	0.03	19302940	671	0.03
30	Tripura	1100159	1298	0.04	1329240	985	0.03	1965992	1000	0.02	2104715	1100	0.02
31	Uttaranchal	3072257	2510	0.00	3820436	1691	0.00	4370123	3698	0.00	5147427	3811	0.00
	Total	267013767	1180805	0.44	258662187	1218361	0.47	335286264	1405049	0.42	385687815	1765974	0.46

Source:State Finances A Study of Budget of 2022-23
A report of Reserve Bank of India.

Chapter 3

Public Expenditure

Public Expenditure is divided into two classes i.e., Expenditure of Revenue Account and Expenditure of Capital Account.

1) Expenditure on Revenue Account

Expenditure on Revenue Account is financed out of the receipts of taxes and other revenues. Revenue Expenditure is incurred for the normal running of government debts and various services, interest charges on debt incurred by Government etc. All grants given to State Governments and other parties are also treated as revenue expenditure. The important heads of revenue expenditure are shown in the budget are as follows:

(i) General Services (ii) Social and Community Services (iii) Economic Services & (iv) Grants-in-aid to States

To understand the real impact of revenue expenditure upon the economy, the expenditure is to break the revenue into development and non-development categories.

(i) Development Expenditure on Revenue Account:

This expenditure includes expenditure on heads such as education, art, culture and scientific services, medical, family welfare and public health. The development expenditure on revenue account of Punjab was of the order of Rs. 5460855 lakh (52.60%) in 2022-23(BE), 5027383 lakh (51.46%) in 2021-22(RE) and Rs. 3712029 lakh (46.18%) in 2020-21(A) as compared to all India. Development Revenue Expenditure in order of Rs. 247049518 lakh (64.43%) in 2022-23 (BE) & 226886688 lakh (65.41%) in 2021-22(RE) & 183299694 lakh (63.85%) in 2020-21(A).

(ii) Non- Development Expenditure on Revenue Account:

It includes expenditure on such heads as audit collections of taxes & duties, interest payments, administrative services such as police, public works, external affairs. It also includes pensions and other retirement benefit grant to State. Non development expenditure on revenue account of Punjab was 4920712 lakh (47.40%) in 2022-23 (BE) & 4742179 lakh (48.54%) in 2021-22(RE) & 4325301 lakh (53.82%) in 2020-21(A) as against all over India was 136371797 lakh (35.57%) in 2022.23(BE), 120004843 lakh (34.68%) in 2021-22(RE) & 103785179 lakh (38.05%) in 2020-21(A).

2) Expenditure on Capital Account

Expenditure on capital account is financed out of the capital receipts such as market loans, borrowings by government and recoveries of loans. It consists of expenditure used for the acquisition of assets like land & building, machinery. The important heads of capital Expenditure as shown in the budget are

- (i) General Services (ii) Social and Community Services (iii) Defence Services
- (iv) Economic Services (v) Loans and Advances to the states.

To understand the real impact of capital Expenditure on economy is made to break the capital expenditure into development and non-development categories.

(i) Development Expenditure on Capital Account

It refers to the expenditure on (a) Social & Community Services (b) Economic Services (c) Loans & Advances to States (d) Loans & Advances to finance public enterprises. The development expenditure on capital account of Punjab was of the order of Rs. 10,44,169 (95.09%) in 2022-23(BE), 96,94,09 (96.18%) in 2021-22(RE) and 41,71,33 lakh (95.19%) in 2020-21(A) while all the States was in order of 70097767 (92.92%) in 2022-23(BE), 59548858 lakh (93.92%) in 2021-22(RE).

(ii) Non-Development Expenditure on Capital Account

Non-Development Expenditure on Capital account is the defence expenditure. It also includes expenditure on trading scheme, Currency and expenditure on General Services on Capital account. The total non development expenditure of Punjab was in order of Rs. 53940 lakh (4.91%) in 2022-23(BE), 38471 lakh (3.82%) in 2021-22(RE) and 21099 lakh (4.82%) in 2020-21 (A) while all states were in order of Rs. 5345003 lakh (7.08%) in 2022-23(BE), 3854904 lakh (6.08%) in 2021-22(RE) and 2374377 lakh (5.74%) in 2020-21(A).

**Table no.3.1 Development Expenditure of States
(Revenue Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	9223631	10366652	12558994	15410865
2	Bihar	8190387	9325236	15004645	13024095
3	Chhattisgarh	5326165	4932135	6081071	6268327
4	Delhi	2867562	3120680	3954712	4210873
5	Goa	763542	804152	1189703	1089426
6	Gujarat	9131210	9823975	10770277	10831855
7	Haryana	5296426	5521243	6467589	7219794
8	Jharkhand	3774115	3936091	5103740	5204204
9	Karnataka	11900885	11535494	12239881	12777726
10	Kerala	4315202	6359316	6796893	7374151
11	Madhya Pradesh	10471728	11094771	11707271	12949195
12	Maharashtra	17899077	18635963	24047198	25534610
13	Odisha	6910227	6570981	8463194	9569304
14	Punjab	3403497	3712029	5027383	5460855
15	Rajasthan	12029874	11816550	15692871	16912337
16	Tamil Nadu	11660907	14161341	15498973	15610331
17	Uttar pradesh	16665819	16527758	20080862	26041865
18	West Bengal	10019408	10678751	13330544	14700048
	Special category				
19	Arunachal Pradesh	838768	887094	1251444	1256298
20	Assam	4310070	4125030	6529778	5873005
21	Himachal Pradesh	1838496	2007130	2254800	2402306
22	Jammu and Kashmir	2942644	2711259	3665608	3991805
23	Manipur	523871	674987	998769	1096765
24	Meghalaya	589743	749765	940329	1032683
25	Mizoram	629254	528386	704449	633717
26	Nagaland	620822	595203	643566	761376
27	Poduchery	452286	482811	639785	598723
28	Sikkim	368145	385925	457207	518369
29	Telangana	7235755	8373520	11298035	14553461
30	Tripura	742883	822208	1194504	1318791
31	Uttaranchal	1729766	2033258	2292613	2822358
	Total	172672165	183299694	226886688	247049518

**Table no. 3.2 Non- Development Expenditure of States
(Revenue Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	4522236	4899038	4820043	5412761
2	Bihar	4162821	4623913	5626559	6170907
3	Chhattisgarh	1909534	1958618	2309259	2460577
4	Delhi	708272	629503	758550	781490
5	Goa	394021	402815	554038	602155
6	Gujarat	4917164	5207424	5412156	7217634
7	Haryana	3188395	3473416	4044301	4400059
8	Jharkhand	1871377	1990268	2232643	2423111
9	Karnataka	4882384	5501793	6701139	7075888
10	Kerala	5550403	5036072	7212447	7227072
11	Madhya Pradesh	3982678	4788501	5302362	6126431
12	Maharashtra	10005028	10385375	12635589	14424719
13	Odisha	2860097	2827125	3421332	4844541
14	Punjab	3861435	4325301	4742179	4920712
15	Rajasthan	5618629	6014384	6819210	6934238
16	Tamil Nadu	7813738	7899292	8599505	10911475
17	Uttar pradesh	11767486	11905750	13931557	17767039
18	West Bengal	6193131	7068428	7517606	7880931
	Special category				
19	Arunachal Pradesh	383105	421856	518145	563857
20	Assam	2235035	2289234	3360820	3689992
21	Himachal Pradesh	1233520	1345226	1447561	1624511
22	Jammu and Kashmir	2353698	2552116	3058082	3169694
23	Manipur	444481	505521	654545	636786
24	Meghalaya	366770	400097	455318	504870
25	Mizoram	316142	323094	344266	366934
26	Nagaland	542879	510003	586677	678517
27	Poduchery	231297	243146	285319	268842
28	Sikkim	241977	241607	277238	304275
29	Telangana	3644033	3947718	3874750	4373117
30	Tripura	568008	585920	809651	810898
31	Uttaranchal	1384447	1482625	1691996	1797764
	Total	98154221	103785179	120004843	136371797

**Table no. 3.3 Total Development and Non- Development Expenditure of States
(Revenue Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	13745867	15265690	17379037	20823626
2	Bihar	12353208	13949149	20631204	19195002
3	Chhattisgarh	7235699	6890753	8390330	8728904
4	Delhi	3575834	3750183	4713262	4992363
5	Goa	1157563	1206967	1743741	1691581
6	Gujarat	14048374	15031399	16182433	18049489
7	Haryana	8484821	8994659	10511890	11619853
8	Jharkhand	5645492	5926359	7336383	7627315
9	Karnataka	16783269	17037287	18941020	19853614
10	Kerala	9865605	11395388	14009340	14601223
11	Madhya Pradesh	14454406	15883272	17009633	19075626
12	Maharashtra	27904105	29021338	36682787	39959329
13	Odisha	9770324	9398106	11884526	14413845
14	Punjab	7264932	8037330	9769562	10381567
15	Rajasthan	17648503	17830934	22512081	23846575
16	Tamil Nadu	19474645	22060633	24098478	26521806
17	Uttar pradesh	28433305	28433508	34012419	43808904
18	West Bengal	16212539	17747179	20848150	22580979
	Special category				
19	Arunachal Pradesh	1221873	1308950	1769589	1820155
20	Assam	6545105	6414264	9890598	9562997
21	Himachal Pradesh	3072016	3352356	3702361	4026817
22	Jammu and Kashmir	5296342	5263375	6723690	7161499
23	Manipur	968352	1180508	1653314	1733551
24	Meghalaya	956513	1149862	1395647	1537553
25	Mizoram	945396	851480	1048715	1000651
26	Nagaland	1163701	1105206	1230243	1439893
27	Poduchery	683583	725957	925104	867565
28	Sikkim	610122	627532	734445	822644
29	Telangana	10879788	12321238	15172785	18926578
30	Tripura	1310891	1408128	2004155	2129689
31	Uttaranchal	3114213	3515883	3984609	4620122
	Total	270826386	287084873	346891531	383421315

Table no.3.4 Percentage Share of Development Expenditure to Total Expenditure in States (Revenue Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Dev. Expenditure 2019-20(A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	% of col. 6/5	Total Expenditure 2021-22((RE))	Total Dev. Expenditure 2021-22((RE))	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Dev. Expenditure 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	13745867	9223631	67.10	15265690	10366652	67.91	17379037	12558994	72.27	20823626	15410865	74.01
2	Bihar	12353208	8190387	66.30	13949149	9325236	66.85	20631204	15004645	72.73	19195002	13024095	67.85
3	Chhattisgarh	7235699	5326165	73.61	6890753	4932135	71.58	8390330	6081071	72.48	8728904	6268327	71.81
4	Delhi	3575834	2867562	0.00	3750183	3120680	83.21	4713262	3954712	83.91	4992363	4210873	84.35
5	Goa	1157563	763542	65.96	1206967	804152	66.63	1743741	1189703	68.23	1691581	1089426	64.40
6	Gujarat	14048374	9131210	65.00	15031399	9823975	65.36	16182433	10770277	66.56	18049489	10831855	60.01
7	Haryana	8484821	5296426	62.42	8994659	5521243	61.38	10511890	6467589	61.53	11619853	7219794	62.13
8	Jharkhand	5645492	3774115	66.85	5926359	3936091	66.42	7336383	5103740	69.57	7627315	5204204	68.23
9	Karnataka	16783269	11900885	70.91	17037287	11535494	67.71	18941020	12239881	64.62	19853614	12777726	64.36
10	Kerala	9865605	4315202	43.74	11395388	6359316	55.81	14009340	6796893	48.52	14601223	7374151	50.50
11	Madhya Pradesh	14454406	10471728	72.45	15883272	11094771	69.85	17009633	11707271	68.83	19075626	12949195	67.88
12	Maharashtra	27904105	17899077	64.14	29021338	18635963	64.21	36682787	24047198	65.55	39959329	25534610	63.90
13	Odisha	9770324	6910227	70.73	9398106	6570981	69.92	11884526	8463194	71.21	14413845	9569304	66.39
14	Punjab	7264932	3403497	46.85	8037330	3712029	46.18	9769562	5027383	51.46	10381567	5460855	52.60
15	Rajasthan	17648503	12029874	68.16	17830934	11816550	66.27	22512081	15692871	69.71	23846575	16912337	70.92

Table no.3.4 Percentage Share of Development Expenditure to Total Expenditure in States (Revenue Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Dev. Expenditure 2019-20(A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	% of col. 6/5	Total Expenditure 2021-22((RE)	Total Dev. Expenditure 2021-22((RE)	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Dev. Expenditure 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	19474645	11660907	59.88	22060633	14161341	64.19	24098478	15498973	64.32	26521806	15610331	58.86
17	Uttar pradesh	28433305	16665819	58.61	28433508	16527758	58.13	34012419	20080862	59.04	43808904	26041865	59.44
18	West Bengal	16212539	10019408	61.80	17747179	10678751	60.17	20848150	13330544	63.94	22580979	14700048	65.10
	Special Category												
19	Arunachal Pradesh	1221873	838768	68.65	1308950	887094	67.77	1769589	1251444	70.72	1820155	1256298	69.02
20	Assam	6545105	4310070	65.85	6414264	4125030	64.31	9890598	6529778	66.02	9562998	5873005	61.41
21	Himachal Pradesh	3072016	1838496	59.85	3352356	2007130	59.87	3702361	2254800	60.90	4026817	2402306	59.66
22	Jammu and Kashmir	5296342	2942644	55.56	5263375	2711259	51.51	6723690	3665608	54.52	7161499	3991805	55.74
23	Manipur	968352	523871	54.10	1180508	674987	57.18	1653314	998769	60.41	1733551	1096765	63.27
24	Meghalaya	956513	589743	61.66	1149862	749765	65.20	1395647	940329	67.38	1537553	1032683	67.16
25	Mizoram	945396	629254	66.56	851480	528386	62.06	1048715	704449	67.17	1000651	633717	63.33
26	Nagaland	1163701	620822	53.35	1105206	595203	53.85	1230243	643566	52.31	1439893	761376	52.88
27	Poduchery	683583	452286	0.00	725957	482811	66.51	925104	639785	69.16	867565	598723	69.01
28	Sikkim	610122	368145	60.34	627532	385925	61.50	734445	457207	62.25	822644	518369	63.01
29	Telangana	10879788	7235755	0.00	12321238	8373520	67.96	15172785	11298035	74.46	18926578	14553461	76.89
30	Tripura	1310891	742883	56.67	1408128	822208	58.39	2004155	1194504	59.60	2129689	1318791	61.92
31	Uttaranchal	3114213	1729766	55.54	3515883	2033258	57.83	3984609	2292613	57.54	4620122	2822358	61.09
	All States	270826386	172672165	63.76	287084873	183299694	63.85	346891531	226886688	65.41	383421316	247049518	64.43

Source: State Finances A Study of Budget of 2022-23

A Report of Reserve Bank of India

Table no.3.5 Percentage Share of Non-Development Expenditure to Total Expenditure in States (Revenue Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Non Dev. Expenditure 2019-20(A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Non Dev. Expenditure 2020-21(A)	% of col. 6/5	Total Expenditure 2021-22(RE)	Total Non Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Non Dev. Expenditure 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	13745867	4522236	32.90	15265690	4899038	32.09	17379037	4820043	27.73	20823626	5412761	25.99
2	Bihar	12353208	4162821	33.70	13949149	4623913	33.15	20631204	5626559	27.27	19195002	6170907	32.15
3	Chhattisgarh	7235699	1909534	26.39	6890753	1958618	28.42	8390330	2309259	27.52	8728904	2460577	28.19
4	Delhi	3575834	708272	0.00	3750183	629503	16.79	4713262	758550	16.09	4992363	781490	15.65
5	Goa	1157563	394021	34.04	1206967	402815	33.37	1743741	554038	31.77	1691581	602155	35.60
6	Gujarat	14048374	4917164	35.00	15031399	5207424	34.64	16182433	5412156	33.44	18049489	7217634	39.99
7	Haryana	8484821	3188395	37.58	8994659	3473416	38.62	10511890	4044301	38.47	11619853	4400059	37.87
8	Jharkhand	5645492	1871377	33.15	5926359	1990268	33.58	7336383	2232643	30.43	7627315	2423111	31.77
9	Karnataka	16783269	4882384	29.09	17037287	5501793	32.29	18941020	6701139	35.38	19853614	7075888	35.64
10	Kerala	9865605	5550403	56.26	11395388	5036072	44.19	14009340	7212447	51.48	14601223	7227072	49.50
11	Madhya Pradesh	14454406	3982678	27.55	1588327	4788501	301.48	17009633	5302362	31.17	19075626	6126431	32.12
12	Maharashtra	27904105	10005028	35.86	29021338	10385375	35.79	36682787	12635589	34.45	39959329	14424719	36.10
13	Odisha	9770324	2860097	29.27	9398106	2827125	30.08	11884526	3421332	28.79	14413845	4844541	33.61
14	Punjab	7264932	3861435	53.15	8037330	4325301	53.82	9769562	4742179	48.54	10381567	4920712	47.40
15	Rajasthan	17648503	5618629	31.84	17830934	6014384	33.73	22512081	6819210	30.29	23846575	6934238	29.08

Table no.3.5 Percentage Share of Non-Development Expenditure to Total Expenditure in States (Revenue Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Non Dev. Expenditure 2019-20(A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Non Dev. Expenditure 2020-21(A)	%of col. 6/5	Total Expenditure 2021-22(RE)	Total Non Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Non Dev. Expenditure 2022-23 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	19474645	7813738	40.12	22060633	7899292	35.81	24098478	8599505	35.68	26521806	10911475	41.14
17	Uttar pradesh	28433305	11767486	41.39	28433508	11905750	41.87	34012419	13931557	40.96	43808904	17767039	40.56
18	West Bengal	16212539	6193131	38.20	17747179	7068428	39.83	20848150	7517606	36.06	22580979	7880931	34.90
	Special Category												
19	Arunachal Pradesh	1221873	383105	31.35	1308950	421856	32.23	1769589	518145	29.28	1820155	563857	30.98
20	Assam	6545105	2235035	34.15	6414264	2289234	35.69	8990598	3360820	37.38	9562998	3689992	38.59
21	Himachal Pradesh	3072016	1233520	40.15	3352356	1345226	40.13	3702361	1447561	39.10	4026817	1624511	40.34
22	Jammu and Kashmir	5296342	2353698	44.44	5263375	2552116	48.49	6723690	3058082	45.48	7161499	3169694	44.26
23	Manipur	968352	444481	45.90	1180508	505521	42.82	1653314	654545	39.59	1733551	636786	36.73
24	Meghalaya	956513	366770	38.34	1149862	400097	34.80	1395647	455318	32.62	1537553	504870	32.84
25	Mizoram	945396	316142	33.44	851480	323094	37.94	1048715	344266	32.83	1000651	366934	36.67
26	Nagaland	1163701	542879	46.65	1105206	510003	46.15	1230243	586677	47.69	1439893	678517	47.12
27	Poduchery	683583	231297	0.00	725957	243146	33.49	925104	285319	30.84	867565	268842	30.99
28	Sikkim	610122	241977	39.66	627533	241607	38.50	734445	277238	37.75	822644	304275	36.99
29	Telangana	10879788	3644033	0.00	12321238	3947718	32.04	15172785	3874750	25.54	18926578	4373117	23.11
30	Tripura	1310891	568008	43.33	1408128	585920	41.61	2004155	809651	40.40	2129689	810898	38.08
31	Uttaranchal	3114213	1384447	44.46	3515883	1482625	42.17	3984606	1691996	42.46	4620122	1797764	38.91
	All States	270826386	98154221	36.24	272789929	103785179	38.05	345991528	120004843	34.68	383421316	136371797	35.57

Source: State Finances A Study of Budget of 2022-23
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Table no. 3.6 Capital Receipt of the States-Capital Account**(Rs. in Lakhs)**

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	61695775	72601604	29060715	76176604
2	Bihar	72925532	58333820	7402063	8101016
3	Chhattisgarh	21037511	20556837	19088328	19578622
4	Delhi	558825	1599648	1159267	1080243
5	Goa	2380617	2428148	2639052	2581496
6	Gujarat	47913087	52115085	50787440	53034571
7	Haryana	17615033	19223442	19272261	23105399
8	Jharkhand	24493053	29882885	30696421	31312091
9	Karnataka	84857355	120544160	52186478	52793112
10	Kerala	34713866	45404479	47407049	48706484
11	Madhya Pradesh	50357396	73068600	76052729	82808363
12	Maharashtra	66759381	59091029	74576881	79945418
13	Odisha	37048167	43921286	49876869	58884947
14	Punjab	16054952	17384137	61323469	62127555
15	Rajasthan	35909784	38295352	40176479	38668829
16	Tamil Nadu	67442101	94482317	59760298	58330244
17	Uttar pradesh	197254026	189514095	55390085	55635470
18	West Bengal	73732560	79435838	86926381	93708251
	Special category				
19	Arunachal Pradesh	23055025	10058088	23250866	24411638
20	Assam	18925445	16620542	20563539	18245226
21	Himachal Pradesh	6638682	6130986	1621650	1722778
22	Jammu and Kashmir	6387779	6759367	6147769	4641719
23	Manipur	1406814	1607971	2466909	2499508
24	Meghalaya	2675358	2284899	2826447	2723943
25	Mizoram	1876764	1722785	1955548	1675216
26	Nagaland	1552738	1621436	1779816	1762890
27	Poduchery	197106	269328	3518751	3642609
28	Sikkim	1512584	1572412	880201	777319
29	Telangana	19449306	21029877	13153677	14169935
30	Tripura	2455902	3910788	710665	807104
31	Uttaranchal	7984678	8853150	1928917	2445888
	Total	1006867202	1100324391	844587020	926104488

Table no.3.7 Capital Expenditure of the States-Capital Account**(Rs. in Lakhs)**

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	59005753	69102590	26917276	74472990
2	Bihar	72952324	57229938	7902548	8575801
3	Chhattisgarh	20218220	19873839	18980585	19648763
4	Delhi	1154924	1205442	1613776	2211265
5	Goa	2341522	2364072	3055893	2694870
6	Gujarat	48106055	49876492	50221876	53068348
7	Haryana	16001007	16866737	18065869	22112912
8	Jharkhand	24639105	29571499	30645587	31885118
9	Karnataka	84908970	118617996	50798553	51257742
10	Kerala	33281057	42823674	44219860	46412734
11	Madhya Pradesh	50173278	71134871	75215989	82291116
12	Maharashtra	64788562	55677125	71502871	77493129
13	Odisha	37429450	44850396	51979924	60708869
14	Punjab	14594407	15669004	59895567	61095226
15	Rajasthan	32262771	33903408	36654100	36308034
16	Tamil Nadu	63712898	88388785	54183937	53051473
17	Uttar pradesh	204003545	189287276	58443225	61804561
18	West Bengal	71767932	76483130	83628589	90879784
	Special category				
19	Arunachal Pradesh	23823100	10519758	24334639	25440532
20	Assam	18438898	16686546	20664209	18532759
21	Himachal Pradesh	6627129	6123117	1510208	1438864
22	Jammu and Kashmir	6249198	6749000	7913568	7706997
23	Manipur	1440535	1648707	3112567	3275880
24	Meghalaya	2654069	2175613	2953563	2789395
25	Mizoram	1884174	1654657	1937681	1801536
26	Nagaland	1525324	1665605	2061055	1915477
27	Poduchery	191453	205844	3473685	3649004
28	Sikkim	1352112	1525653	947881	783948
29	Telangana	18983487	18631726	13603744	14545068
30	Tripura	2182870	3832522	706203	873081
31	Uttaranchal	7827378	9007279	2139265	2691651
	Total	994521507	1063352301	829284293	921416927

**Table no.3.8 Development Expenditure of the States
(Capital Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	849010	1247710	1619690	2942395
2	Bihar	991564	1682209	3251817	2533446
3	Chhattisgarh	837191	851516	1351701	1436602
4	Delhi	508278	445273	871709	1142741
5	Goa	135966	163023	563589	401680
6	Gujarat	2495975	2629610	2835413	3460788
7	Haryana	1707977	548209	1409713	2007375
8	Jharkhand	863954	769473	899574	1565448
9	Karnataka	3475052	4419976	3856063	4216536
10	Kerala	829738	1262981	1200742	1466685
11	Madhya Pradesh	2825945	2938171	3624104	4427539
12	Maharashtra	3516512	2819031	5346199	6007557
13	Odisha	1947171	1708103	2231562	3654007
14	Punjab	1767377	417133	969409	1044169
15	Rajasthan	1425463	1487231	2719701	3349995
16	Tamil Nadu	2456713	3213107	3671769	4144022
17	Uttar pradesh	5750273	5071401	9142835	11653982
18	West Bengal	1522242	1248815	1851392	3171555
	Special category				
19	Arunachal Pradesh	303514	437936	563930	364370
20	Assam	1267869	1188094	3165735	1505250
21	Himachal Pradesh	497017	513968	675860	547107
22	Jammu and Kashmir	884232	969414	2871124	3519037
23	Manipur	110880	237777	764184	910125
24	Meghalaya	89198	160171	253785	224426
25	Mizoram	127745	108333	139929	135064
26	Nagaland	104059	126232	231919	233560
27	Poduchery	30545	20058	23765	49375
28	Sikkim	59176	142066	222799	148360
29	Telangana	1621327	1514322	2394508	2716246
30	Tripura	79872	74648	218879	235951
31	Uttaranchal	505223	578331	605459	882374
	Total	39587058	38994322	59548858	70097767

**Table no. 3.9 Non- Development Expenditure of States
(Capital Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	375198	649785	233252	125563
2	Bihar	238826	138650	594687	441518
3	Chhattisgarh	19448	50903	67395	87467
4	Delhi	38906	24613	47575	95816
5	Goa	29965	43662	106119	74171
6	Gujarat	69086	48436	66874	129058
7	Haryana	58616	38761	67529	226981
8	Jharkhand	123917	77092	89956	95200
9	Karnataka	77892	120629	92135	140729
10	Kerala	15742	25984	21887	22391
11	Madhya Pradesh	98203	97406	84803	141058
12	Maharashtra	125045	149639	429943	513483
13	Odisha	80556	86795	95351	219195
14	Punjab	15396	21099	38471	53940
15	Rajasthan	46342	39818	89124	130931
16	Tamil Nadu	106445	93658	121854	160316
17	Uttar pradesh	249530	152310	505228	738003
18	West Bengal	74810	54559	66114	142883
	Special category				
19	Arunachal Pradesh	65791	74399	173296	305746
20	Assam	50674	51845	147929	331851
21	Himachal Pradesh	20374	16954	34006	17550
22	Jammu and Kashmir	110191	77624	212817	246598
23	Manipur	4645	6141	15508	17126
24	Meghalaya	4774	13233	27865	21837
25	Mizoram	9222	4263	19958	131250
26	Nagaland	16574	40961	29747	69402
27	Poduchery	2116	3898	3776	6143
28	Sikkim	12885	9322	27253	10868
29	Telangana	64850	77888	200984	256598
30	Tripura	8450	8560	37734	189678
31	Uttaranchal	36195	75490	105734	201653
	Total	2250664	2374377	3854904	5345003

**Table no.3.10 Total Development and Non- Development Expenditure of States
(Capital Account)**

(Rs. in Lakhs)

S.No.	States	2019-20(A)	2020-21(A)	2021-22(RE)	2022-23(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	1224208	1897495	1852942	3067958
2	Bihar	1230390	1820859	3846504	2974964
3	Chhattisgarh	856639	902419	1419096	1524069
4	Delhi	547184	469886	919284	1238557
5	Goa	165932	206685	669708	475851
6	Gujarat	2565061	2678046	2902287	3589846
7	Haryana	1766593	586970	1477242	2234356
8	Jharkhand	987871	846565	989530	1660648
9	Karnataka	3552944	4540605	3948198	4357265
10	Kerala	845480	1288965	1222629	1489076
11	Madhya Pradesh	2924148	3035577	3708907	4568597
12	Maharashtra	3641557	2968670	5776142	6521040
13	Odisha	2027727	1794898	2326913	3873202
14	Punjab	1782773	438232	1007880	1098109
15	Rajasthan	1471805	1527049	2808825	3480926
16	Tamil Nadu	2563158	3306765	3793623	4304338
17	Uttar pradesh	5999803	5223711	9648063	12391985
18	West Bengal	1597051	1303374	1917506	3314438
	Special category				
19	Arunachal Pradesh	369305	512335	737226	670116
20	Assam	1318542	1239939	3313664	1837101
21	Himachal Pradesh	517391	530922	709866	564657
22	Jammu and Kashmir	994423	1047038	3083941	3765635
23	Manipur	115524	243918	779692	927251
24	Meghalaya	93971	173404	281650	246263
25	Mizoram	137267	112596	159887	266314
26	Nagaland	120633	167193	261666	302962
27	Poduchery	32661	23956	27541	55518
28	Sikkim	72061	151388	250052	159228
29	Telangana	1685880	1592210	2595492	2972844
30	Tripura	88322	83208	256613	425629
31	Uttaranchal	541418	653821	711193	1084027
	Total	41837722	41368699	63403762	75442770

Table no.3.11 Percentage Share of Development Expenditure to Total Expenditure in States (Capital Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Dev. Expenditure 2019-20 (A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21 (A)	%of col. 6/5	Total Expenditure 2021-22 (RE)	Total Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Dev. Expenditure 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	1224208	849010	69.35	1897495	1247710	65.76	1852942	1619690	87.41	3067958	2942395	95.91
2	Bihar	1230390	991564	80.59	1820859	1682209	92.39	3846504	3251817	84.54	2974964	2533446	85.16
3	Chhattisgarh	856639	837191	97.73	902419	851516	94.36	1419096	1351701	95.25	1524069	1436602	94.26
4	Delhi	547184	508278	92.89	469886	445273	94.76	919284	871709	94.82	1238557	1142741	92.26
5	Goa	165932	135966	81.94	206685	163023	78.88	669708	563589	84.15	475851	401680	84.41
6	Gujarat	2565061	2495975	97.31	2678046	2629610	98.19	2902287	2835413	97.70	3589846	3460788	96.40
7	Haryana	1766593	1707977	96.68	586970	548209	93.40	1477242	1409713	95.43	2234356	2007375	89.84
8	Jharkhand	987871	863954	87.46	846565	769473	90.89	989530	899574	90.91	1660648	1565448	94.27
9	Karnataka	3552944	3475052	97.81	4540605	4419976	97.34	3948198	3856063	97.67	4357265	4216536	96.77
10	Kerala	845480	829738	98.14	1288965	1262981	97.98	1222629	1200742	98.21	1489076	1466685	98.50
11	Madhya Pradesh	2924148	2825945	96.64	3035577	2938171	96.79	3708907	3624104	97.71	4568597	4427539	96.91
12	Maharashtra	3641557	3516512	96.57	2968670	2819031	94.96	5776142	5346199	92.56	6521040	6007557	92.13
13	Odisha	2027727	1947171	96.03	1794898	1708103	95.16	2326913	2231562	95.90	3873202	3654007	94.34
14	Punjab	1782773	1767377	99.14	438232	417133	95.19	1007880	969409	96.18	1098109	1044169	95.09
15	Rajasthan	1471805	1425463	96.85	1527049	1487231	97.39	2808825	2719701	96.83	3480926	3349995	96.24

Table no.3.11 Percentage Share of Development Expenditure to Total Expenditure in States (Capital Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20(A)	Total Dev. Expenditure 2019-20 (A)	% of col. 3/2	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21 (A)	%of col. 6/5	Total Expenditure 2021-22 (RE)	Total Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23(BE)	Total Dev. Expenditure 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	2563158	2456713	95.85	3306765	3213107	97.17	3793623	3671769	96.79	4304338	4144022	96.28
17	Uttar pradesh	5999803	5750273	95.84	5223711	5071401	97.08	9648063	9142835	94.76	12391985	11653982	94.04
18	West Bengal	1597051	1522242	95.32	1303374	1248815	95.81	1917506	1851392	96.55	3314438	3171555	95.69
	Special Category												
19	Arunachal Pradesh	369305	303514	82.19	512335	437936	85.48	737226	563930	76.49	670116	364370	54.37
20	Assam	1318542	1267869	96.16	1239939	1188094	95.82	3313664	3165735	95.54	1837101	1505250	81.94
21	Himachal Pradesh	517391	497017	96.06	530922	513968	96.81	709866	675860	95.21	564657	547107	96.89
22	Jammu and Kashmir	994423	884232	88.92	1047038	969414	92.59	3083941	2871124	93.10	3765635	3519037	93.45
23	Manipur	115524	110880	95.98	243918	237777	97.48	779692	764184	98.01	927251	910125	98.15
24	Meghalaya	93971	89198	94.92	173404	160171	92.37	281650	253785	90.11	246263	224426	91.13
25	Mizoram	137267	127745	93.06	112596	108333	96.21	159887	139929	87.52	266314	135064	50.72
26	Nagaland	120633	104059	86.26	167193	126232	75.50	261666	231919	88.63	302962	233560	77.09
27	Poduchery	32661	30545	93.52	23956	20058	83.73	27541	23765	86.29	55518	49375	88.94
28	Sikkim	72061	59176	82.12	151388	142066	93.84	250052	222799	89.10	159228	148360	93.17
29	Telangana	1685880	1621327	96.17	1592210	1514322	95.11	2595492	2394508	92.26	2972844	2716246	91.37
30	Tripura	88322	79872	90.43	83208	74648	89.71	256613	218879	85.30	425629	235951	55.44
31	Uttaranchal	541418	505223	93.31	653821	578331	88.45	711193	605459	85.13	1084027	882374	81.40
	All States	41837722	39587058	94.62	41368699	38994322	94.26	63403762	59548858	93.92	75442770	70097767	92.92

Source: State Finances A Study of Budget of 2022-23

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Table no.3.12 Percentage Share of Non-Development Expenditure to Total Expenditure in States (Capital Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20 (A)	Total Non-Dev.Expenditure 2019-20 (A)	% of col. 3/2	Total Expenditure 2020-21 (A)	Total Non-Dev.Expenditure 2020-21 (A)	%of col. 6/5	Total Expenditure 2021-22(RE)	Total Non-Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23 (BE)	Total Non-Dev. Expenditure 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	1224208	375198	30.65	1897495	649785	34.24	1852942	233252	12.59	3067958	125563	4.09
2	Bihar	1230390	238826	19.41	1820859	138650	7.61	3846504	594687	15.46	2974964	441518	14.84
3	Chhattisgarh	856639	19448	2.27	902419	50903	5.64	1419096	67395	4.75	1524069	87467	5.74
4	Delhi	547184	38906	7.11	469886	24613	5.24	919284	47575	5.18	1238557	95816	7.74
5	Goa	165932	29965	18.06	206685	43662	21.12	669708	106119	15.85	475851	74171	15.59
6	Gujarat	2565061	69086	2.69	2678046	48436	1.81	2902287	66874	2.30	3589846	129058	3.60
7	Haryana	1766593	58616	3.32	586970	38761	6.60	1477242	67529	4.57	2234356	226981	10.16
8	Jharkhand	987871	123917	12.54	846565	77092	9.11	989530	89956	9.09	1660648	95200	5.73
9	Karnataka	3552944	77892	2.19	4540605	120629	2.66	3948198	92135	2.33	4357265	140729	3.23
10	Kerala	845480	15742	1.86	1288965	25984	2.02	1222629	21887	1.79	1489076	22391	1.50
11	Madhya Pradesh	2924148	98203	3.36	3035577	97406	3.21	3708907	84803	2.29	4568597	141058	3.09
12	Maharashtra	3641557	125045	3.43	2968670	149639	5.04	5776142	429943	7.44	6521040	513483	7.87
13	Odisha	2027727	80556	3.97	1794898	86795	4.84	2326913	95351	4.10	3873202	219195	5.66
14	Punjab	1782773	15396	0.86	438232	21099	4.81	1007880	38471	3.82	1098109	53940	4.91
15	Rajasthan	1471805	46342	3.15	1527049	39818	2.61	2808825	89124	3.17	3480926	130931	3.76

Table no.3.12 Percentage Share of Non-Development Expenditure to Total Expenditure in States (Capital Account)

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2019-20 (A)	Total Non-Dev. Expenditure 2019-20 (A)	% of col. 3/2	Total Expenditure 2020-21 (A)	Total Non-Dev. Expenditure 2020-21 (A)	% of col. 6/5	Total Expenditure 2021-22(RE)	Total Non-Dev. Expenditure 2021-22(RE)	% of col. 9/8	Total Expenditure 2022-23 (BE)	Total Non-Dev. Expenditure 2022-23(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	2563158	106445	4.15	3306765	93658	2.83	3793623	121854	3.21	4304338	160316	3.72
17	Uttar pradesh	5999803	249530	4.16	5223711	152310	2.92	9648063	505228	5.24	12391985	738003	5.96
18	West Bengal	1597051	74810	4.68	1303374	54559	4.19	1917506	66114	3.45	3314438	142883	4.31
	Special Category												
19	Arunachal Pradesh	369305	65791	17.81	512335	74399	14.52	737226	173296	23.51	670116	305746	45.63
20	Assam	1318542	50674	3.84	1239939	51845	4.18	3313664	147929	4.46	1837101	331851	18.06
21	Himachal Pradesh	517391	20374	3.94	530922	16954	3.19	709866	34006	4.79	564657	17550	3.11
22	Jammu and Kashmir	994423	110191	11.08	1047038	77624	7.41	3083941	212817	6.90	3765635	246598	6.55
23	Manipur	115524	4645	4.02	243918	6141	2.52	779692	15508	1.99	927251	17126	1.85
24	Meghalaya	93971	4774	5.08	173404	13233	7.63	281650	27865	9.89	246263	21837	8.87
25	Mizoram	137267	9222	6.72	112596	4263	3.79	159887	19958	12.48	266314	131250	49.28
26	Nagaland	120633	16574	13.74	167193	40961	24.50	261666	29747	11.37	302962	69402	22.91
27	Poduchery	32661	2116	6.48	23956	3898	16.27	27541	3776	13.71	55518	6143	11.06
28	Sikkim	72061	12885	17.88	151388	9322	6.16	250052	27253	10.90	159228	10868	6.83
29	Telangana	1685880	64850	3.85	1592210	77888	4.89	2595492	200984	7.74	2972844	256598	8.63
30	Tripura	88322	8450	9.57	83208	8560	10.29	256613	37734	14.70	425629	189678	44.56
31	Uttaranchal	541418	36195	6.69	653821	75490	11.55	711193	105734	14.87	1084027	201653	18.60
	All States	41837722	2250664	5.38	41368699	2374377	5.74	63403762	3854904	6.08	75442770	5345003	7.08

Source: State Finances A Study of Budget of 2022-23
A Report of Reserve Bank of India

Chapter 4

Local Finance

The ultimate aim of central and state Government is the satisfaction of local needs in a balanced and co-ordinate manner. The needs which possess the local character and which are generally satisfied by the local government are relating to the construction and maintenance of local roads, the provision of water and electric supply, sanitation, etc. For that efficient system of finances is necessary.

Local bodies are Municipalities, Municipal corporations, Gram Panchayats, Panchayat Samities, Zila Parishad and Improvement trusts.

Here we only made statements of Zila Parishads and improvement trusts because we are preparing exclusive publication of local bodies MCs, Municipal Corporations, Gram Panchayats and Panchayat Samities of their income and expenditure status. Income and Expenditure of Zila Parishads and improvement Trusts are as follows:

- The total income of Zila Parishad was Rs.38467.05 lakh during 2021-22 and 38784.19 lakh during 2020-21.
- The total expenditure of Zila Parishad in Punjab was Rs. 37393.79 lakh during 2020-21 as compared to Rs.231699.09 lakh during 2021-22 Income of improvement trusts for Punjab was Rs.2327769 lakh in 2020-21 and Rs.3483121 lakh in 2021-22 where as the expenditure was Rs.2404489 lakh during 2020-21 and Rs.2862081 lakh during 2021-22.

**Table no. 4.1 Income and Expenditure of Local Bodies
Income of Zila Parishad in Punjab**

(Rs. in Lakhs)

S.No.	Year	Local rate	Taxes	Fees	Property	Education	Medical and Health	Grants in Aid	Other sources	Total
0	1	2	3	4	5	6	7	8	9	10
1	2000-01	10.17	-	2.18	261.77	-	-	1248.86	464.99	1987.97
		(0.51)	-	(0.11)	(13.17)	-	-	(62.82)	(23.39)	(100.00)
2	2010-11	0.49	31.77	5.95	233.04	14.38	933.55	1335.15	364.23	2918.56
		(0.02)	(1.09)	(0.20)	(7.98)	(0.49)	(31.99)	(45.75)	(12.48)	(100.00)
3	2012-13	-	35.66	6.85	414.78	-	1040.68	3147.44	349.12	4994.53
		-	(0.71)	(0.14)	(8.30)	-	(20.84)	(63.02)	(6.99)	(100.00)
4	2014-15(P)		32.22	54.91	365.40	-	-	4191.85	969.02	5613.40
			0.57	0.98	6.51	-	-	74.68	17.26	100.00
5	2015-16	2.98	71.21	66.84	413.74	-	165.08	4151.22	1034.37	5905.44
		(0.05)	(1.21)	(1.13)	7.00	-	(2.80)	(70.29)	17.52	100.00
6	2016-17	3.00	61.91	61.20	436.79	-	166.82	5636.62	1357.67	7724.01
		0.04	0.80	0.79	5.65	-	2.16	72.98	17.58	100.00
7	2017-18	3.00	80.19	66.63	411.85	-	41.24	2314.09	870.56	3787.56
		0.08	2.12	1.76	10.87	-	1.09	61.10	22.98	100.00
8	2018-19	12.54	72.85	127.67	508.45	-	1.37	5597.44	3779.82	10100.14
		0.12	0.72	1.26	5.03	-	0.01	55.42	37.42	100.0
9	2019-20	1.18	60.44	116.41	867.25	-	2.39	5882.98	4267.95	11198.60
		0.01	0.54	1.04	7.74	-	0.02	52.53	38.11	100.0
10	2020-21	0.00	71.91	66.07	526.47	-	6801.00	30305.26	1013.48	38784.19
		0.00	0.18	0.17	1.36	-	17.54	78.14	2.61	100.00
11	2021-22	29.34	47.15	18.76	680.76		6802.57	29596.60	1291.87	38467.05
		0.08	0.12	0.05	1.77		17.68	76.94	3.36	100.00

**Table No. 4.2 Income and Expenditure of Local Bodies
Expenditure of Zila Parishad in Punjab**

(Rs. in Lakhs)

S.No.	Year	Establishment	Roads	Education	Medical and Health	Vetinary	Other Exp.	Total
0	1	2	3	4	5	6	7	8
1	2000-01	692.40	9.28	165.50	6.13	22.52	934.46	1830.29
		(37.83)	(0.51)	(9.04)	(0.33)	(1.23)	(51.06)	(100.00)
2	2010-11	2030.12	4.71	-	458.19	148.20	360.79	3002.01
		(67.62)	(0.16)	-	(15.26)	(4.94)	(12.02)	(100.00)
3	2012-13	3890.46	-	-	143.91	80.11	445.55	4560.03
		(85.32)	-	-	(3.15)	(1.76)	(9.77)	(100.00)
4	2014-15(P)	4645.80	-	-	1.80	0.05	797.81	5445.46
		(85.31)	-	-	(0.03)	(0.01)	(14.65)	(100.00)
5	2015-16	3209.99	14.47	3.50	-	552.37	2026.26	5806.59
		(55.28)	(0.25)	(0.06)	-	(9.51)	(34.90)	(100.00)
6	2016-17	3521.77	1400.10	-	159.55	-	4518.45	9599.87
		(36.69)	(14.58)	-	(1.66)	-	(47.07)	(100.00)
7	2017-18	3769.11	120.94	-	542.88	-	758.27	5191.20
		(72.61)	-2.33	-	(10.46)	-	(14.60)	(100.00)
8	2018-19	3189.92	-	4.24	915.75	-	5436.36	9546.27
		(33.42)	-	(0.04)	(9.59)	-	(56.95)	(100.00)
9	2019-20	3072.85	60.02	-	904.83	-	6883.23	10920.93
		(28.14)	(0.55)	-	(8.28)	-	(63.03)	(100.00)
10	2020-21	3573.72	63.93	-	1337.04	-	32419.10	37393.79
		(9.56)	(0.17)	-	(3.57)	-	(86.70)	(100.00)
11	2021-22	3671.20	63.93	-	1320.23	-	226643.73	231699.09
		(1.58)	(0.03)	-	(0.57)	-	(97.82)	(100.00)

**Table no. 4.3 Income and Expenditure of Local Bodies
Income and Expenditure of Improvement Trusts in Punjab**

(Rs.in 000)			
S. No.	Year	Income	Expenditure
0	1	2	3
1	1985-86	1272	1314
2	1988-89	1952	1670
3	1990-91	4596	7245
4	1994-95	5688	5013
5	1997-98	1122402	1120524
6	2010-11	11207349	9220001
7	2012-13	4088050	3699681
8	2014-15	3479461	3829476
9	2015-16	4507211	4102084
10	2016-17	3716325	3996836
11	2017-18	2738219	2203989
12	2018-19	1878430	1943474
13	2019-20	2108528	2236502
14	2020-21	2327769	2404489
15	2021-22	3483121	2862081

Chapter 5

Banks and Debt position of the States

Public debt arises due to borrowings by the government because current revenue is not enough to meet its expenditure. Government may borrow from banks, business organisations, business houses and individuals.

(i) The Budget made provisions for strengthening the commercial banks structure and restructuring regional rural banks. A healthy banking industry will become a reality only when banks are allowed to function on commercial loans.

(ii) Credit Deposit ratio popularly CD ratio is the ratio of how much on bank lends out of the deposits it has mobilized. RBI does not stipulate a minimum or maximum level for the ratio, but a very low ratio indicates banks are not making full use of their resources. CD ratio helps in assessing a bank's liquidity and indicates its health. If the ratio is too low, banks may not be earning as much as they could be. If the ratio is too high, it means that banks might not have enough liquidity to cover any unforeseen fund requirements. A very high ratio could have implications at the systematic level.

(iii) Savings should be encouraged so as to put them for productive purpose. The total number of banks for working in the States as on 31st December, 2021 was 11313. The Number of Indian Commercial banks were 6669, foreign banks were 6, Co-operative banks were 802 and Post office saving banks was 3836 respectively.

The total number of Schedule Commercial bank offices in Punjab was 6669 as on 31st December 2022. The deposits in these banks were to the tune of Rs.510163 crore and credits made by these banks were Rs.275797 crore. The percentage share of Punjab in total bank credit of all states was 3.07%. The share of Maharashtra was (35.42%) followed by Tamil Nadu (12.57%). Credit deposit ratio in Punjab was 54.06. Credit deposit ratio was highest (138.78%) in Andhra Pradesh followed by TamilNadu (101.58%).

Table no.5.1 Banking Development in Punjab**As on 31st December**

S.No.	Type of Bank	No. of Offices									
		2011	2012	2014	2015	2016	2017	2018	2019	2020	2021
0	1	2	3	4	5	6	7	8	9	10	11
1	Indian Commercial Banks	4231	4726	5887	6210	6563	6715	6700	6834	6860	6669
2	Foreign Banks	8	8	8	7	4	4	4	5	5	6
3	Co-operative Banks	804	802	802	802	802	802	802	801	801	802
4	Post Office Saving Banks Punjab Circle	3849	3850	3856	3861	3861	3870	3870	3869	3869	3836
5	All Type of Banks	8892	9386	10553	10880	11230	11391	11376	11509	11535	11313

**Table no.5.2 State-Wise Distribution of Offices ,Deposits and Bank Credit of Scheduled Commercial Banks
December 2022**

S.No.	States	No. of offices	Population Per Bank Office in 000	Bank deposits (Rs in crores)	%age to total bank deposits	Bank credit (Rs in crores)	%age to total bank credit
0	1	2	3	4	5	6	7
	Non Special category						
1	Andhra Pradesh	7539	12	386156	2.28	535917	5.96
2	Bihar	7761	2	443245	2.62	188318	2.10
3	Chhattisgarh	2955	11	196783	1.16	130044	1.45
4	Delhi	3742		1488952	8.80	1387641	15.44
5	Goa	683	2	92900	0.55	22614	0.25
6	Gujarat	8785	8	928352	5.48	649141	7.22
7	Haryana	5234	6	612931	3.62	335549	3.73
8	Jharkhand	3276	1	283111	1.67	87413	0.97
9	Karnataka	10848	7	1382665	8.17	838300	9.33
10	Kerala	6894	5	670023	3.96	413288	4.60
11	Madhya Pradesh	7503	12	540433	3.19	344156	3.83
12	Maharashtra	13839	9	3500979	20.68	3182905	35.42
13	Odisha	5489	9	421290	2.49	171898	1.91
14	Punjab	6669	5	510163	3.01	275797	3.07
15	Rajasthan	8107	10	530607	3.13	417660	4.65
16	Tamil Nadu	11997	7	1111871	6.57	1129451	12.57
17	Uttar Pradesh	18379	13	1399785	8.27	609454	6.78
18	West Bengal	9767	11	977993	5.78	454694	5.06
	Special category						
19	Arunachal Pradesh	177	10	24131	0.14	5903	0.07
20	Assam	3105	12	189530	1.12	92145	1.03
21	Himachal Pradesh	1716	5	123575	0.73	39622	0.44
22	Jammu and Kashmir	1836	8	153283	0.91	78994	0.88
23	Manipur	233	14	13874	0.08	8316	0.09
24	Meghalaya	384	10	29453	0.17	9413	0.10
25	Mizoram	225	6	13106	0.08	5945	0.07
26	Nagaland	190	10	14576	0.09	6262	0.07
27	Poduchery	269	6	24587	0.15	15633	0.17
28	Sikkim	164	4	12397	0.07	4879	0.05
29	Telangana	5688	7	638895	3.77	619461	6.89
30	Tripura	604	7	31165	0.18	13213	0.15
31	Uttaranchal	2232	5	180722	1.07	64337	0.72

Table no.5.3 State-wise percentage of credit to deposits of Scheduled Commercial Banks Dec.2019 and Dec.2020

(Rs. in Crores)

S.No.	States	Last Friday of (As on Dec.2021)			Last Friday of (As on Dec.2022)		
		Deposits in crores	Credit in crores	%age of credit to deposits	Deposits in crores	Credit in crores	%age of credit to deposits
0	1	2	3	4	5	6	7
	Non Special category						
1	Andhra Pradesh	366478	471838	128.75	386156	535917	138.78
2	Bihar	402144	158572	39.43	443245	188318	42.49
3	Chhattisgarh	176878	108855	61.54	196783	130044	66.08
4	Delhi	1398964	1308579	93.54	1488952	1387641	93.20
5	Goa	86059	20920	24.31	92900	22614	24.34
6	Gujarat	843264	581725	68.98	928352	649141	69.92
7	Haryana	557146	289312	51.93	612931	335549	54.74
8	Jharkhand	258871	77067	29.77	283111	87413	30.88
9	Karnataka	1215335	740288	60.91	1382665	838300	60.63
10	Kerala	610519	375588	61.52	670023	413288	61.68
11	Madhya Pradesh	458517	304863	66.49	540433	344156	63.68
12	Maharashtra	3053453	2895742	94.83	3500979	3182905	90.91
13	Odisha	370286	144756	39.09	421290	171898	40.80
14	Punjab	466992	253966	54.38	510163	275797	54.06
15	Rajasthan	478797	368832	77.03	530607	417660	78.71
16	Tamil Nadu	1020907	1036274	101.51	1111871	1129451	101.58
17	Uttar Pradesh	1287176	525691	40.84	1399785	609454	43.54
18	West Bengal	909072	414111	45.55	977993	454694	46.49
	Special category						
19	Arunachal Pradesh	19926	4794	24.06	24131	5903	24.46
20	Assam	775579	81870	10.56	189530	92145	48.62
21	Himachal Pradesh	113052	35077	31.03	123575	39622	32.06
22	Jammu and Kashmir	143322	69276	48.34	153283	78994	51.53
23	Manipur	12585	7079	56.25	13874	8316	59.94
24	Meghalaya	26230	9747	37.16	29453	9413	31.96
25	Mizoram	12279	5230	42.59	13106	5915	45.13
26	Nagaland	13652	5398	39.54	14576	6262	42.96
27	Poduchery	22504	14508	64.47	24587	15633	63.58
28	Sikkim	11116	3799	34.18	12397	4879	39.36
29	Telangana	621746	561844	90.37	638895	619491	96.96
30	Tripura	28656	11857	41.38	31165	13213	42.40
31	Uttaranchal	166815	58247	34.92	180722	64337	35.60

Table no.5.4 State-wise Net Small Savings Collections

(Rs. in Crores)

S.No.	States	Net amount (including P.P.F) collected through post offices					
		2011-2012	2017-18	2018-19	2019-20	2020-21	2021-22
0	1	2	6	7	8	9	10
	Non Special category						
1	Andhra Pradesh	-1204.60	2327.35	3487.03	4843.63	5644.12	5900.93
2	Bihar	-1064.66	2747.26	3846.41	6944.77	6163.98	5440.60
3	Chhattisgarh	-35.21	-690.94	1508.11	2246.76	2661.97	2413.46
4	Delhi	-2093.85	3027.21	3705.13	7079.79	8596.49	8123.67
5	Goa	707.57	184.88	247.98	526.17	588.84	575.99
6	Gujarat	-625.72	3466.87	7906.68	12017.13	14194.47	15091.77
7	Haryana	67.05	2669.02	3592.90	6514.82	6723.80	6893.21
8	Jharkhand	3.66	1422.46	1907.23	2835.62	3492.45	3471.20
9	Karnataka	-2130.06	1083.13	6865.11	2774.69	12142.65	13448.07
10	Kerala	-2655.12	2956.62	3445.74	4174.88	4538.12	5258.15
11	Madhya Pradesh	-53.58	2263.16	3215.36	4964.08	5633.12	6070.26
12	Maharashtra	76.83	6200.06	10369.91	19220.28	21288.58	22569.19
13	Odisha	816.70	2915.07	4104.34	6227.36	6589.59	7780.14
14	Punjab	214.02	3335.55	5091.17	6110.73	9951.75	8364.63
15	Rajasthan	-456.48	2780.69	5568.59	9212.32	10428.08	10407.39
16	Tamil Nadu	-1735.41	8215.46	11417.79	16387.50	11827.27	13563.94
17	Uttar Pradesh	-1968.71	7639.69	10435.71	14859.56	16153.90	15974.08
18	West Bengal	-51.88	10481.55	16479.08	21293.09	19223.66	28610.31
	Special category						
19	Arunachal Pradesh	463.97	118.49	95.26	99.90	131.08	143.07
20	Assam	-34.18	1522.72	1922.51	2765.17	3061.58	3155.53
21	Himachal Pradesh	-2717.25	2104.66	2849.75	3494.88	4207.95	4460.32
22	Jammu and Kashmir	637.07	684.37	784.59	1467.42	1828.53	2488.07
23	Manipur	-3.57	26.31	39.08	35.09	84.54	78.11
24	Meghalaya	0.55	70.04	114.13	129.75	113.63	94.11
25	Mizoram	-62.04	-5.32	14.31	-368.99	51.42	-508.16
26	Nagaland	-125.45	20.02	36.54	43.53	40.85	48.59
27	Poduchery	-1282.03	97.07	123.60	203.45	208.27	271.55
28	Sikkim	-5.78	21.04	46.26	54.56	51.39	77.50
29	Telangana		1035.72	856.15	1746.43	2094.63	2137.35
30	Tripura	16.85	441.02	546.42	1071.51	640.84	1242.72
31	Uttaranchal	-105.52	2509.15	2596.15	3028.11	3553.20	3902.96

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S. N	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2017-18	2018-19	2019-20	2020-21	2021-22
0	1	2	3	4	5	9	10	11	12	13
1	Post of Saving Bank Deposits									
	i) Gross Receipts	1480735	4827438	41080900	45954044	125925653	146153290	162779798	186052221	204669125
	ii) Encashment	1287433	4442172	39765257	43661177	122473531	138746855	15808818	181064362	201340169
	iii) Net Receipts	193302	385266	1315643	2292867	3452122	7406435	4691680	4987859	3328956
2	10 Year Cumulative Time Deposits									
	i) Gross Receipts	16538	0.03	-	-	-	-	-	-	-
	ii) Encashment	45162	0.00	-	-	-	44	165	134	-
	iii) Net Receipts	-28624	0.03	-	-	-	-44	-165	134	-
3	Five Year Post office Deposits									
	i) Gross Receipts	411506	3598705	12343737	13800504	14955665	23427301	21078533	254367717	27265433
	ii) Encashment	272129	1136457	11558622	11303045	14521418	14174331	17521405	19084297	17966374
	iii) Net Receipts	139377	1862248	785115	2497459	243424	9252970	3557128	6352420	9299059
4	Post office time Deposits									
	i) Gross Receipts	209926	4095167	-	-	-	-	-	-	-
	ii) Encashment	227517	2308017	-	-	-	-	-	-	-
	iii) Net Receipts	-17591	1787150	-	-	-	-	-	-	-
5	National Saving Certificates II to V issue									
	i) Gross Receipts	0	0	-188240	-	-	-	-	-	-
	ii) Encashment	292	0	-2	23	3	-	-	-	-
	iii) Net Receipts	-292	0	-188238	-23	-2	-	-	-	-
6	National Savings Certificates VI to VII issue									
	i) Gross Receipts	0	0	5331	-	-	-	-	-	-
	ii) Encashment	104299	0	12794	63521	666	41737	-	-	-
	iii) Net Receipts	-104299	0	-7463	-63521	-666	-41737	-	-	-
7	Public Provident Funds									
	i) Gross Receipts	482014	4913417	5591596	7842982	14316254	13232495	13248221	15055180	159825730
	ii) Encashment	2780	892570	1769769	2147453	3574347	4413981	4551336	4902818	5973012
	iii) Net Receipts	449234	4020847	3821817	5695529	10741907	8818513	8696885	10152362	100095611
8	N.S.C & Old Certificates									
	i) Gross Receipts	0	0	2909	-	-	-	-	-	-
	ii) Encashment	956802	19965	1570	-	-	-	-	-	-
	iii) Net Receipts	-956802	-19965	1339	-	-	-	-	-	-
9	Indra Vikas Patra									
	i) Gross Receipts	771416	2875	-81595	-	-	-	-	-	-
	ii) Encashment	0	(-)111921	-811	2115	593	2818	90	429	1237
	iii) Net Receipts	771416	-1116346	-80784	-2115	-593	-2818	-90	429	-1237

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S. N	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2017-18	2018-19	2019-20	2020-21	2021-22
0	1	2	3	4	5	9	10	11	12	13
10	Monthly Income Schemes									
	i) Gross Receipts	254701	6000462	9747599	6346395	13456858	10894654	12998318		17688010
	ii) Encashment	25423	1154807	17305874	7096133	13695372	7609774	8333005	11807766	13245049
	iii) Net Receipts	229278	4845655	-7558275	-749738	-238514	3284879	4665313	4473674	4442961
11	N.S.S. 1987									
	i) Gross Receipts	637626	79027	76620	118033	100134	127995	90133	108647	119867
	i) Encashment	6310	184408	153790	114828	88743	109806	93576	100774	105729
	iii) Net Receipts	631316	(-105381)	-77170	3205	11391	18188	-3443	7873	14138
12	N.S.S (1992)									
	i) Gross Receipts	0	8938	27013	63462	2528	2687	2665	2006	2515
	ii) Encashment	0	12979	77437	3320	43948	9329	1776	971	2944
	iii) Net Receipts	0	(-4041)	-50424	60142	-40420	-6641	889	1035	-429
13	Kisan Vikas Patra									
	i) Gross Receipts	1850411	15414010	2525226	5467	8470150	6842934	9400679	9397284	263009
	ii) Encashment	10614	6199690	6318578	10063800	6996437	7642267	667633	1036412	1505797
	iii) Net Receipts	1339797	9214320	-3793352	-10058333	-1473713	-799333	8733056	8360872	-12427688
14	National Savings certificate VIII Issue									
	i) Gross Receipts	574290	4254686	4097135	7506063	9009164	11406506	17002409	18038206	18757569
	ii) Encashment	2377	1002650	4004813	2665495	8640354	5814325	5385093	9872074	9014944
	iii) Net Receipts	571913	3255036	92322	4840568	368810	5592180	11617316	8166132	9742625
14	National Savings certificate IX Issue									
	i) Gross Receipts	-	-	-	-	-	-	-	1990	-25763
	ii) Encashment	-	-	-	-	-	-	4036	3501	69768
	iii) Net Receipts	-	-	-	-	-	-	-4036	-1511	-95531
15	Deposit Scheme relating to Govt. Employees									
	i) Gross Receipts	-	-	-	1243780	-	-	-	-	-
	ii) Encashments	-	-	-	-80602	-	-	-	-	-
	iii) Net Receipts	-	-	-	1324382	-	-	-	-	-
16	Time Deposits 1-2-3-5									
	i) Gross Receipts	-	-	16670052	-	-	63505664	79670022	98924882	114042250
	ii) Encashments	-	-	19557024	-	-	51668048	59322536	75957984	91729333
	iii) Net Receipts	-	-	-2886972	-	-	11837616	20347486	22966898	22312917
17	5 year cumulative time Deposits									
	i) Gross Receipts	-	-	-	27112139	54966340	-	15479	-	-
	ii) Encashment	-	-	-	21233863	46391054	232601	-104	-22	-
	iii) Net Receipts	-	-	-	5878276	8575286	-233601	15583	-22	-
18	Sr. Citizens Saving Schemes									
	i) Gross Receipts	-	-	1449741	666495	5536196	-	6925630	9916924	12847982
	ii) Encashment	-	-	2972656	1561974	1790827	5850876	2008857	2490951	3217612
	iii) Net Receipts	-	-	-1522915	-8955479	3745369	2593325	4916773	7425973	9630370
19	Sukanya									
	i) Gross Receipts	-	-	-	176951	3002270	3728641	4427410	5280554	6575914
	ii) Encashment	-	-	-	218812	12490	22274	58423	79419	285363
	iii) Net Receipts	-	-	-	-41861	2989780	3706366	4368987	5201135	6290551