



**2014 - 2015**

**STATE FINANCES:**

**A**

**COMPARISON**

**ECONOMIC ADVISER, GOVERNMENT OF PUNJAB**

Website: [www.esopb.gov.in](http://www.esopb.gov.in)

## **PREFACE**

The Report entitled “State Finances: A Comparison Study” 2014-15 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 2012-13(Account), 2013-14 (Revised Estimates) and 2014-15 (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](http://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 Own Tax Revenue and (ii) State Own Non-Tax Revenue. States 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 Own Non-Tax Revenue. 3<sup>rd</sup> 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 depend upon their own resources for revenue generation.

All the 29 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, Tripura and Uttaranchal all situated in hilly areas have been taken in special category and rest of the 17 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

**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 2014-15, Revised Estimates for the year 2013-14 and Actual for the year 2012-13.

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 2014-15 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 2014-15. 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.26235.78 crore in 2011-12(A) increased to Rs.32051.15 crore in 2012-13(A) showing increased 22.16%.
- Out of the total Receipts on the Revenue Account, State's own Tax & Non Tax Revenue constitutes a dominant proportion which was 77.15 in 2011-12(A) and 78.68% in 2012-13(A).
- Share of transfer of resources from the centre in the form of State's Share in Central Taxes and grants were 22.85% and 21.32% during 2011-12 and 2012-13(A).

#### **Revenue Expenditure:**

- Expenditure on Revenue Account was Rs.33045 crore, Rs.39457.94 crore, Rs.45109.64 crore & Rs. 49146.31 crore during 2011-12(A), 2012-13(A), 2013-14(RE) & 2014-15(BE), thus showing an increase of 19.40%, 14.32% & 8.95%.

- During the year 2011-12(A), 2012-13(A) & 2013-14(RE) & 2014-15(BE), The maximum share of the Revenue Expenditure on interest payment and servicing of debt was 19.00%, 17.31%, 16.85% & 11.73% followed by pension & Miscellaneous General Services at 17.29%, 15.34%, 13.49% & 15.06% and expenditure incurred on Education Sports & Arts was 16.01%, 16.80%, 17.06% & 15.87 %.

#### **Capital Receipts:**

- Capital Account Receipts, which play a vital role in creating Capital Assets in the State, stood at Rs.8549.86 crore in 2011-12(A) and have increased to Rs.9368.75 crore in 2012-13(A) showing increase of 9.58 %.
- Net loans from the centre were Rs. (-37.88) crore in 2011-12(A) and (48.79) crore in 2012-13(A).

#### **Capital Expenditure:**

- The Capital Expenditure during 2011-12(A) was Rs.1774.73 crore. This was Rs.2113.35 crore for the year 2012-13(A) showing a decrease of 19.08% over the previous year.
- The maximum share of Capital Expenditure goes to Capital Account of Economic Services which 56.56% in 2011-12(A) and 49.08% in 2012-13(A).

#### **Overall Budgetary Position:**

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

- The deficit of Revenue Account increased from Rs.(-)6809.54 crore in 2011-12(A) to Rs.(-)7406.79 crore in 2012-13(A).
- The Capital Account surplus was Rs.6775.13 crore during 2011-12(A) and Rs.7255.40 crore during 2012-13A).
- The overall budgetary position shows the surplus of Rs. (-)34.41 crore during 2011-12(A) and Rs.(-)151.39 crore during 2012-13(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.5750.83 crore during 2011-12 (A) and Rs.6593.27 crore during 2012-13(A).

**Table no. 1.1 State Budget - Receipt on Revenue Account**

(Rs. in Crores)

Source	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
1	2	3	4	5
<b>I.Share of Central Taxes(i+ii)</b>	<b>3554.31</b>	<b>4058.81</b>	<b>4515.99</b>	<b>5400.32</b>
i) Income Tax	710.64	872.85	1009.89	1281.94
ii) Union Excise Duty*	2843.67	3185.96	3506.10	4118.38
<b>II.State Taxes (a+b)</b>	<b>18841.00</b>	<b>22587.56</b>	<b>26403.60</b>	<b>28480.00</b>
a)Direct Taxes (Land Revenue)	24.65	37.13	50.00	58.00
b)Indirect Taxes (1 to 8)	18816.35	22550.43	26353.60	28422.00
1)State Excise Duty	2754.60	3331.96	4000.00	4600.00
2)Sales Tax	11171.67	13217.92	16749.60	17760.00
i)Central Sales Tax	416.97	505.26	535.18	567.71
ii)General Sales Tax	10754.70	12712.66	16214.42	17192.29
3)Stamps	2528.73	2398.84	2061.67	2756.47
4)Registration Fee	550.40	521.65	448.33	3.53
5)Tax on Vehicles	850.06	994.72	1320.00	1350.00
6) Electricity Duty	928.28	2035.30	1694.00	1860.00
7)Entertainment Tax	14.10	23.02	52.00	68.00
8) Other Taxes and Duties on Commodities and Services	18.51	27.02	28.00	24.00
<b>III. Non-Taxes Revenue (1 to 6)</b>	<b>1399.83</b>	<b>2629.20</b>	<b>3565.03</b>	<b>2783.00</b>
1)Interest Receipts	170.16	170.47	175.33	180.13
2)Dividends and Profits	3.11	0.33	0.80	0.80
3)General Services	495.10	1649.52	2294.81	1249.52
4)Social Services	331.18	312.21	491.29	624.78
5)Economic Services	400.28	496.67	602.80	727.77
6)Other Fiscal Services	0.00	0.00	0.00	0.00
<b>IV. Grants from the Centre (1 to 4)</b>	<b>2440.64</b>	<b>2775.58</b>	<b>5365.96</b>	<b>8230.36</b>
1)Non-Plan Grants	874.11	894.92	949.47	964.72
2)For State Plan Scheme	694.06	684.19	4257.38	7123.06
3) For Central Plan Scheme	5.68	60.63	102.62	101.06
4)For Centrally Sponsored Schemes	866.79	1135.84	56.49	41.52
<b>V. Additional Resource Mobilization</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Receipts (I to V) on Revenue Account</b>	<b>26235.78</b>	<b>32051.15</b>	<b>39850.58</b>	<b>44893.68</b>

\* Includes Corporate Tax, other tax on Income and Expenditure, taxes on Wealth, Custom and Services tax.

Source: Punjab Budget Documents



**Table no. 1.2 State Budget-Expenditure on Revenue Account****(Rs. in Crores)**

Type of Expenditure	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
1	2	3	4	5
<b>I.General Services (1 to 5)</b>	<b>16787.95</b>	<b>18572.15</b>	<b>20093.58</b>	<b>22014.86</b>
1.Organs of State	494.11	490.74	570.30	660.56
2.Fiscal Services	378.65	401.48	447.56	496.94
3.Interest Payment and Servicing of Debt.	6280.02	6831.00	7598.78	8472.03
4.Administrative Services	3922.87	4796.99	5389.57	5434.57
5. Pension and Miscellaneous General Services	5712.30	6051.94	6087.37	6950.76
<b>II. Social Services ( 1 to 8)</b>	<b>9246.50</b>	<b>11189.97</b>	<b>13717.31</b>	<b>14991.15</b>
1.Education, Sports, Art and Culture	5289.57	6628.81	7695.31	7799.83
2.Health and Family Welfare	1550.79	1793.87	2520.68	2561.29
3. Water Supply, Sanitation Housing and Urban Development	421.67	544.63	778.80	1181.88
4. Information and Broadcasting	31.03	29.33	49.62	30.46
5. Welfare of Schedule Caste, Scheduled Tribes and other Backward classes	285.78	396.53	647.80	784.61
6. Labour and Labour Welfare	143.44	156.63	173.24	194.42
7.Social Welfare and Nutrition	1504.01	1618.22	1827.32	2411.34
8.Others	20.21	21.95	24.54	27.32
<b>III. Economic Services(1 to9)</b>	<b>6264.07</b>	<b>9152.09</b>	<b>10499.78</b>	<b>11452.43</b>
1.Agriculture and Allied Activities	863.86	1265.60	1729.34	6498.14
2.Rural Development	138.96	535.18	1068.67	1104.29
3.Special Area Programme	0.00	0.00	0.00	0.00
4.Irrigation and Flood Control	990.04	1070.83	1370.24	1262.33
5.Energy	3200.90	5060.23	4815.85	800.97
6.Industry and Minerals	52.86	72.14	142.72	156.20
7.Transport	693.07	701.53	667.53	934.89
8.Science, Technology and Environment	4.86	5.50	8.62	10.30
9.General Economic Services	319.52	441.08	696.81	685.31
<b>IV.Grants -in-Aid and Contribution</b>	<b>746.80</b>	<b>543.73</b>	<b>798.97</b>	<b>687.87</b>
<b>Total Expenditure on Revenue</b>	<b>33045.32</b>	<b>39457.94</b>	<b>45109.64</b>	<b>49146.31</b>

Source: Punjab Budget Documents

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

<b>Head</b>	<b>2011-12(A)</b>	<b>2012-13(A)</b>	<b>2013-14(RE)</b>	<b>2014-15(BE)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I. Market Loan(net)	7740.38	8558.79	8069.11	8734.60
II. Small Saving Loan from the Centre	-924.13	-514.63	-1810.72	-3668.21
III. Provident Funds(net)*	1640.17	1565.25	1964.03	2020.32
IV. Recoveries of Loans and Advances	94.50	174.09	1480.02	2010.04
V. Loan from the Centre (a-b)	-37.88	-48.79	247.96	215.17
<b>a)Gross Loan (1 to 5)</b>	<b>149.50</b>	<b>221.94</b>	<b>428.46</b>	<b>396.14</b>
1. Non Plan**	0.00	2.49	0.00	0.00
2. State Plan Schemes	149.50	219.44	428.46	396.14
3. Central Plan Schemes	0.00	0.01	0.00	0.00
4. Centrally sponsored schemes	0.00	0.00	0.00	0.00
5. Ways and Means of Advances	0.00	0.00	0.00	0.00
<b>b)Repayments</b>	<b>187.38</b>	<b>270.73</b>	<b>180.50</b>	<b>180.97</b>
VI. Loan from S.B.I and other Banks (net)	-684.95	-737.91	0.00	0.00
VII. Financial Institutions (net)***	91.30	-269.69	-13.99	-50.27
VIII. Reserve Fund(net)	315.14	632.41	339.27	339.27
IX. Deposits and advances(net)	436.09	-65.69	191.55	191.55
X. Suspense and Miscellaneous(net)	129.67	17.69	240.87	640.86
XI Remittances and Inter state settlement (net)	10.65	5.91	109.45	109.45
XII. Contingency Fund(net)	0.00	0.00	0.00	0.00
XIII. Ways and means of Advances from R.B.I.(net)	-261.08	51.32	0.00	0.00
<b>Total Receipts on Capital Account</b>	<b>8549.86</b>	<b>9368.75</b>	<b>10817.55</b>	<b>10542.78</b>

\*: State Provident fund and General insurance fund

\*\*: Excluding Small Saving Loan from the Centre

\*\*\*: RBI, NABARD, LIC, GIC and NCDC

**Source:Punjab Budget Documents**

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

<b>Heads</b>	<b>2011-12(A)</b>	<b>2012-13(A)</b>	<b>2013-14(RE)</b>	<b>2014-15(BE)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I.Capital Outlay ( 1 to 3)</b>	<b>1598.12</b>	<b>1915.82</b>	<b>4232.54</b>	<b>6066.44</b>
1.Capital Account of General Services	196.04	162.28	384.90	362.53
2.Capital Account of Social Services	398.35	716.15	2199.31	2510.37
3.Capital Account of Economic Services (i to ix)	1003.73	1037.39	1648.33	3193.54
i)Agriculture and Allied Activities	0.93	15.30	99.57	40.97
ii)Rural Development	190.17	122.07	153.92	274.89
iii)Other Special Programme	0.00	0.00	0.00	0.00
iv)Irrigation and Flood Control	301.83	507.60	463.47	1368.36
v)Energy	0.00	0.00	0.00	0.00
vi)Industry and Minerals	2.68	0.02	0.11	15.11
vii)Transport	395.91	229.81	814.36	1073.71
viii) Science,Technology and Environment	0.00	0.93	0.50	2.00
ix)General Economic Services	112.21	161.66	116.40	418.50
<b>II. Loans and Advances (i+ii)</b>	<b>176.61</b>	<b>197.53</b>	<b>177.89</b>	<b>263.79</b>
i)Power Projects	0.00	0.00	10.00	0.00
ii)Other	176.61	197.53	167.89	263.79
Total Expenditure on Capital Account (I+II)	<b>1774.73</b>	<b>2113.35</b>	<b>4410.43</b>	<b>6330.23</b>

**Source:- Punjab Budget Documents**

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

<b>Heads</b>	<b>2011-12(A)</b>	<b>2012-13(A)</b>	<b>2013-14(RE)</b>	<b>2014-15(BE)</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>I.Revenue Account</b>				
1.Receipts	26235.78	32051.15	39850.58	44893.68
2.Expenditure	33045.32	39457.94	45109.64	49146.31
<b>Balance(1-2)</b>	<b>-6809.54</b>	<b>-7406.79</b>	<b>-5259.06</b>	<b>-4252.63</b>
<b>II. Capital Account</b>				
1.Receipts	8549.86	9368.75	10817.55	10542.78
2.Expenditure	1774.73	2113.35	4410.43	6330.23
<b>Balance(1-2)</b>	<b>6775.13</b>	<b>7255.40</b>	<b>6407.12</b>	<b>4212.55</b>
<b>Over all Balance (I+II) Or Increase or Decrease in Cash Balance</b>	<b>-34.41</b>	<b>-151.39</b>	<b>1148.06</b>	<b>-40.08</b>
1.Opening Balance	-694.28	-729.82	-881.21	266.85
2.Closing Balance	-728.69	-881.21	266.85	226.77

**Source:- Punjab Budget Documents**

**Table no. 1.6 Net Transfer of Resources from Centre to the State**

(Rs. in Crores)

Heads	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
1	2	3	4	5
<b>I.Share of Central Taxes &amp; Duties(1+2)</b>	<b>3554.31</b>	<b>4058.81</b>	<b>4515.99</b>	<b>5400.32</b>
1.Taxes on Income	710.64	872.85	1009.89	1281.94
2.Union Excise Duties	2843.67	3185.96	3506.10	4118.38
<b>II. Grants(1 to 4)</b>	<b>2440.64</b>	<b>2775.58</b>	<b>5365.96</b>	<b>8230.36</b>
1.Non-Plan Grants	874.11	894.92	949.47	964.72
2.State Plan Schemes	694.06	684.19	4257.38	7123.06
3.Central Plan Schemes	5.68	60.63	102.62	101.06
4.Centrally sponsored Schemes	866.79	1135.84	56.49	41.52
<b>III.Loans Net a-(b+c)</b>	<b>-244.12</b>	<b>-241.12</b>	<b>50.69</b>	<b>-42.31</b>
a)Gross Loan ( 1 to 5)	149.50	221.94	428.46	396.14
1.Non-Plan	0.00	2.49	0.00	0.00
2.State Plan Schemes	149.50	219.44	428.46	396.14
3.Central Plan Schemes	0.00	0.01	0.00	0.00
4.Centrally sponsored Schemes	0.00	0.00	0.00	0.00
5.Ways and Means of Advances	0.00	0.00	0.00	0.00
b.Repayment of Loans	187.38	270.73	180.50	180.97
c.Interest Payments	206.24	192.33	197.27	257.48
<b>Total transfer of Resources (Net) (I to III)</b>	<b>5750.83</b>	<b>6593.27</b>	<b>9932.64</b>	<b>13588.37</b>

Source: Punjab Budget Documents

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

(Rs. in Crores)

Item	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
1	2	3	4	5
1.Revenue from State Taxes	16828.18	18841.00	22587.57	26403.60
2. Gross State Domestic Product at current Prices	226204.07	256373.78	285119.33	317556.47
Percentage of state taxes to GSDP	7.44	7.35	7.92	8.31

**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. State's own tax revenue consists of sales tax, State Excise duties, Taxes on motor vehicles, Stamps and registration, land revenue and other taxes and duties. Generally a major chunk of State's own tax revenue is from sales tax followed by State excise and other taxes & duties like vehicle tax, electricity tariff, taxes on commodities and services. During the year 2014-15(BE), Punjab own tax revenue is 0.17% of the total tax revenue. Per capita tax revenue comprises of the receipts from General, Social and community service, Economic services and Grants-in-aid from the Central Government. Besides receipts from interest, dividends and profits are also included in it. Punjab non tax revenue was 99.83 % of the total revenue receipts during the same period.

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	83791	91332	95133	44850
2	Bihar	19705	24240	23759	29400
3	Chhattisgarh	28163	24096	42062	46625
4	Goa	838	1113	38843	25319
5	Gujarat	185948	261852	251188	265963
6	Haryana	1095	1298	1300	1350
7	Jharkhand	5292	13987	17500	29012
8	Karnataka	83017	92007	104160	120575
9	Kerala	16272	20808	24362	28606
10	Madhya Pradesh	162562	111101	150700	168010
11	Maharashtra	279375	303512	317177	400569
12	Odisha	64837	55620	56000	61600
13	Punjab	2465	3713	5000	5800
14	Rajasthan	38710	45508	41576	45076
15	Tamil Nadu	9770	14806	17897	18966
16	Uttar Pradesh	52114	83959	79911	91734
17	West Bengal	230982	248393	317803	332916
	<b>Special category</b>				
18	Arunachal Pradesh	385	470	540	621
19	Assam	38725	39655	40215	54746
20	Himachal Pradesh	1785	2360	921	1512
21	Jammu and Kashmir	3299	9546	4080	4185
22	Manipur	2244	2459	4024	4593
23	Meghalaya	601	950	801	841
24	Mizoram	1438	1672	1903	2184
25	Nagaland	2770	2794	3264	3271
26	Sikkim	949	1239	1357	1490
27	Telangana	-	-	-	41766
28	Tripura	3964	5873	5727	6205
29	Uttaranchal	2419	2827	3715	2505
	<b>All States</b>	<b>1323515</b>	<b>1467190</b>	<b>1650918</b>	<b>1840290</b>



**Table no. 2.2 Tax Revenue of the State Governments  
(Non-Tax Revenue)**

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	7019664	7923252	9562397	5378794
2	Bihar	4035027	4791104	5889443	6714400
3	Chhattisgarh	1675106	2001084	2379690	2734140
4	Goa	322323	370574	414245	483939
5	Gujarat	5017311	6014724	6827481	7204465
6	Haryana	2307006	2660818	3022152	3437121
7	Jharkhand	1407090	1627185	1932992	2240117
8	Karnataka	5672083	6548063	7446380	8522401
9	Kerala	3154623	3670919	4344314	5154675
10	Madhya Pradesh	4356696	5027584	5513695	6499101
11	Maharashtra	9815804	11560533	12378935	13484782
12	Odisha	2502352	2844294	3244888	3753611
13	Punjab	2237066	2660924	3086959	3382232
14	Rajasthan	3996701	4715043	5319184	6295974
15	Tamil Nadu	7213455	8562589	9967022	11065993
16	Uttar Pradesh	10244322	11475661	13175881	15658422
17	West Bengal	4121615	5155082	6011731	6988160
	<b>Special category</b>				
18	Arunachal Pradesh	115277	126974	151604	172429
19	Assam	1653450	1845490	2053655	2490305
20	Himachal Pradesh	608841	688460	785418	868721
21	Jammu and Kashmir	820760	960735	1129353	1264511
22	Manipur	149966	162608	191782	232826
23	Meghalaya	173573	203068	226704	278455
24	Mizoram	99207	99237	107387	127940
25	Nagaland	107937	122915	131592	155690
26	Sikkim	89611	112157	126704	143864
27	Telangana	-	-	-	4470994
28	Tripura	212594	243909	297509	305132
29	Uttaranchal	845748	965883	1114777	1213221
	<b>All States</b>	<b>79975208</b>	<b>93140869</b>	<b>106833874</b>	<b>120722415</b>

**Table no. 2.3 Tax Revenue of the State Governments  
(Total Tax Revenue)**

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(RE)	2013-14(BE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	7103455	8014584	9657530	5423644
2	Bihar	4054732	4815344	5913202	6743800
3	Chhattisgarh	1703269	2025180	2421752	2780765
4	Goa	323161	371687	453088	509258
5	Gujarat	5203259	6276576	7078669	7470428
6	Haryana	2308101	2662116	3023452	3438471
7	Jharkhand	1412382	1641172	1950492	2269129
8	Karnataka	5755100	6640070	7550540	8642976
9	Kerala	3170895	3691727	4368676	5183281
10	Madhya Pradesh	4519258	5138685	5664395	6667111
11	Maharashtra	10095179	11864045	12696112	13885351
12	Odisha	2567189	2899914	3300888	3815211
13	Punjab	2239531	2664637	3091959	3388032
14	Rajasthan	4035411	4760551	5360760	6341050
15	Tamil Nadu	7223225	8577395	9984919	11084959
16	Uttar Pradesh	10296436	11559620	13255792	15750156
17	West Bengal	4352597	5403475	6329534	7321076
	<b>Special category</b>				
18	Arunachal Pradesh	115662	127444	152144	173050
19	Assam	1692175	1885145	2093870	2545051
20	Himachal Pradesh	610626	690820	786339	870233
21	Jammu and Kashmir	824059	970281	1133433	1268696
22	Manipur	152210	165067	195806	237419
23	Meghalaya	174174	204018	227505	279296
24	Mizoram	100645	100909	109290	130124
25	Nagaland	110707	125709	134856	158961
26	Sikkim	90560	113396	128061	145354
27	Telangana	-	-	-	4512760
28	Tripura	216558	249782	303236	311337
29	Uttaranchal	848167	968710	1118492	1215726
	<b>All States</b>	<b>81298723</b>	<b>94608059</b>	<b>108484792</b>	<b>122562705</b>

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	97.93	105.62	108.86	50.78
2	Bihar	18.56	22.33	21.40	25.90
3	Chhattisgarh	108.04	90.58	154.92	168.22
4	Goa	57.04	75.16	2602.47	1683.07
5	Gujarat	302.58	418.69	394.66	410.60
6	Haryana	4.24	4.94	4.86	4.95
7	Jharkhand	15.73	40.75	49.96	81.17
8	Karnataka	133.84	146.18	163.09	186.06
9	Kerala	48.50	61.73	71.93	84.05
10	Madhya Pradesh	219.80	147.47	196.36	214.89
11	Maharashtra	244.96	262.22	270.00	335.99
12	Odisha	152.55	129.16	128.35	139.35
13	Punjab	8.78	13.06	17.36	19.88
14	Rajasthan	55.33	63.79	57.16	60.78
15	Tamil Nadu	13.35	19.94	23.75	24.81
16	Uttar Pradesh	25.64	40.55	37.90	42.71
17	West Bengal	249.59	264.93	334.58	345.96
	<b>Special category</b>				
18	Arunachal Pradesh	27.21	32.46	36.45	40.96
19	Assam	122.31	123.30	123.09	164.96
20	Himachal Pradesh	25.72	33.60	12.96	21.02
21	Jammu and Kashmir	25.74	72.90	30.50	30.63
22	Manipur	81.05	87.32	140.47	157.62
23	Meghalaya	19.78	30.48	25.10	25.71
24	Mizoram	129.13	147.10	164.03	184.43
25	Nagaland	139.93	141.21	165.05	165.48
26	Sikkim	153.45	196.86	211.86	228.57
27	Telangana	-	-	-	129.49
28	Tripura	106.50	147.79	149.68	159.94
29	Uttaranchal	23.49	26.98	34.83	23.08
	<b>All States</b>	-	-	-	-

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	8204.09	9163.01	10942.64	6090.61
2	Bihar	3801.23	4413.74	5305.67	5915.17
3	Chhattisgarh	6426.32	7521.94	8764.55	9864.62
4	Goa	21938.09	25024.48	27754.27	32169.61
5	Gujarat	8164.55	9617.38	10727.09	11122.53
6	Haryana	8935.98	10121.22	11289.07	12608.43
7	Jharkhand	4182.94	4740.53	5518.86	6267.86
8	Karnataka	9144.19	10403.47	11659.31	13150.78
9	Kerala	9403.33	10890.04	12826.14	15145.95
10	Madhya Pradesh	5891.00	6673.36	7184.26	8312.77
11	Maharashtra	8606.78	9987.79	10537.84	11310.69
12	Odisha	5887.74	6605.10	7437.20	8491.10
13	Punjab	7971.19	9359.82	10719.05	11593.63
14	Rajasthan	5712.34	6609.50	7313.05	8489.59
15	Tamil Nadu	9855.50	11530.43	13228.51	14475.75
16	Uttar Pradesh	5039.66	5542.88	6248.51	7290.94
17	West Bengal	4453.66	5498.36	6329.14	7261.99
	<b>Special category</b>				
18	Arunachal Pradesh	8147.79	8770.19	10232.97	11373.61
19	Assam	5222.23	5738.11	6286.03	7504.00
20	Himachal Pradesh	8773.59	9802.32	11049.11	12074.90
21	Jammu and Kashmir	6402.81	7337.03	8443.22	9254.70
22	Manipur	5416.73	5774.04	6694.83	7990.18
23	Meghalaya	5713.76	6515.59	7104.53	8514.31
24	Mizoram	8908.69	8730.66	9256.08	10803.97
25	Nagaland	5452.43	6212.15	6654.01	7876.48
26	Sikkim	14489.75	17819.92	19781.09	22069.50
27	Telangana	-	-	-	13861.45
28	Tripura	5711.73	6137.93	7775.47	7865.37
29	Uttaranchal	8214.48	9218.15	10454.12	11179.43
	<b>All States</b>	-	-	-	-

**Table no. 2.6 Tax Revenue of the State Governments  
(Per Capita Total Taxes)**

(Rs. in Lakhs)

S.No.	States	2011-2012(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	8302.02	9268.63	11051.50	6141.39
2	Bihar	3819.79	4436.07	5327.07	5941.07
3	Chhattisgarh	6534.36	7612.52	8919.47	10032.84
4	Goa	21995.13	25099.64	30356.74	33852.68
5	Gujarat	8467.13	10036.07	11121.75	11533.13
6	Haryana	8940.22	10126.16	11293.93	12613.38
7	Jharkhand	4198.67	4781.28	5568.82	6349.03
8	Karnataka	9278.03	10549.65	11822.40	13336.84
9	Kerala	9451.83	10951.77	12898.07	15230.00
10	Madhya Pradesh	6110.80	6820.83	7380.62	8527.66
11	Maharashtra	8851.74	10250.01	10807.84	11646.68
12	Odisha	6040.29	6734.26	7565.55	8630.45
13	Punjab	7979.97	9372.88	10736.41	11613.51
14	Rajasthan	5767.67	6673.29	7370.21	8550.37
15	Tamil Nadu	9868.85	11550.37	13252.26	14500.56
16	Uttar Pradesh	5065.30	5583.43	6286.41	7333.65
17	West Bengal	4703.25	5763.29	6663.72	7607.95
	<b>Special category</b>				
18	Arunachal Pradesh	8175.00	8802.65	10269.42	11414.57
19	Assam	5344.54	5861.41	6409.12	7668.96
20	Himachal Pradesh	8799.31	9835.92	11062.07	12095.92
21	Jammu and Kashmir	6428.55	7409.93	8473.72	9285.33
22	Manipur	5497.78	5861.36	6835.30	8147.80
23	Meghalaya	5733.54	6546.07	7129.63	8540.02
24	Mizoram	9037.82	8877.76	9420.11	10988.40
25	Nagaland	5592.36	6353.36	6819.06	8041.96
26	Sikkim	14643.20	18016.78	19992.95	22298.07
27	Telangana	-	-	-	13990.94
28	Tripura	5818.23	6285.72	7925.15	8025.31
29	Uttaranchal	8237.97	9245.13	10488.95	11202.51
	<b>All States</b>	-	-	-	-

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total Tax Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total Tax Revenue 2012-13 (A)	% of col. 6/5	Total Revenue 2013-14 (RE)	Total Tax Revenue 2013-14 (RE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total Tax Revenue 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	9355369	7103456	75.93	10383028	8014582	77.19	12777219	9657530	75.58	9207822	5423644	58.90
2	Bihar	5132017	4054733	79.01	5956665	4815347	80.84	7860162	5913202	75.23	10193945	6743800	66.15
3	Chhattisgarh	2586738	1703269	65.85	2957808	2025181	68.47	3749759	2421752	64.58	4865429	2780765	57.15
4	Goa	577931	323161	55.92	584542	371687	63.59	674587	453088	67.17	809009	509258	62.95
5	Gujarat	6295899	5203259	82.65	7522854	6276575	83.43	8500000	7078669	83.28	10305341	7470429	72.49
6	Haryana	3055759	2308101	75.53	3363353	2662113	79.15	4163594	3023450	72.62	4769014	3438470	72.10
7	Jharkhand	2241945	1412382	63.00	2476958	1641172	66.26	3255170	1950492	59.92	4344376	2269129	52.23
8	Karnataka	6980627	5755100	82.44	7817622	6640070	84.94	9427037	7550540	80.09	11103862	8642976	77.84
9	Kerala	3801037	3170896	83.42	4413730	3691725	83.64	5496685	4368675	79.48	6484235	5183285	79.94
10	Madhya Pradesh	6260407	4519258	72.19	7042728	5138686	72.96	8049716	5664395	70.37	10349316	6667111	64.42
11	Maharashtra	12128614	10095180	83.23	14294717	11864044	83.00	15840975	12696113	80.15	18032015	13885352	77.00
12	Odisha	4026702	2567186	63.75	4393691	2899914	66.00	5381015	3300888	61.34	6714696	3815211	56.82
13	Punjab	2623578	2239531	85.36	3205115	2664637	83.14	3985058	3091959	77.59	4489368	3388032	75.47
14	Rajasthan	5701076	4035410	70.78	6691301	4760550	71.15	7728094	5360760	69.37	10612467	6341050	59.75

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total Tax Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total Tax Revenue 2012-13 (A)	% of col. 6/5	Total Revenue 2013-14 (RE)	Total Tax Revenue 2013-14 (RE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total Tax Revenue 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	8520214	7223225	84.78	9882770	8577397	86.79	11680847	9984918	85.48	12738983	11084958	87.02
16	Uttar Pradesh	13086970	10296438	78.68	14590399	11559621	79.23	17223434	13255800	76.96	22641877	15750155	69.56
17	West Bengal	5875504	4352597	74.08	6829575	5403476	79.12	8113445	6329532	78.01	10597820	7321075	69.08
	<b>Special Category</b>												
18	Arunachal Pradesh	549906	115662	21.03	576152	127443	22.12	723241	152144	21.04	877748	173050	19.72
19	Assam	2745540	1692176	61.63	3069098	1885147	61.42	4145334	2093870	50.51	5269681	2545051	48.30
20	Himachal Pradesh	1454286	610629	41.99	1559812	690817	44.29	1666299	786341	47.19	1652215	870233	52.67
21	Jammu and Kashmir	2478296	824059	33.25	2621686	970280	37.01	3122759	1133433	36.30	3922025	1268696	32.35
22	Manipur	565355	152210	26.92	681976	165066	24.20	803004	195811	24.38	882642	237419	26.90
23	Meghalaya	465447	174173	37.42	553634	204018	36.85	858340	227505	26.51	1112760	279295	25.10
24	Mizoram	401182	100645	25.09	453674	100911	22.24	552896	109290	19.77	587947	130124	22.13
25	Nagaland	558638	110708	19.82	620429	125709	20.26	666995	134856	20.22	953797	158961	16.67
26	Sikkim	367264	90556	24.66	379332	113396	29.89	512410	128061	24.99	611331	145354	23.78
27	Telangana	-	-	-	-	-	-	-	-	-	8009033	4512760	56.35
28	Tripura	647690	216558	33.44	705030	249783	35.43	848661	303230	35.73	1079481	311337	28.84
29	Uttaranchal	1369142	848166	61.95	1574722	968712	61.52	2054944	1118491	54.43	2447446	1215726	49.67
	<b>Total</b>	<b>109853133</b>	<b>81298724</b>	<b>74.01</b>	<b>125202401</b>	<b>94608078</b>	<b>75.56</b>	<b>149861680</b>	<b>108484795</b>	<b>72.39</b>	<b>185665681</b>	<b>122562706</b>	<b>66.01</b>

Source: State Finances A Study of Budget of 2014-15  
A report of Reserve Bank of India.

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total NonTax Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total NonTax Revenue 2012-13 (A)	%of col. 6/5	Total Revenue 2013-14 (RE)	Total NonTax Revenue 2013-14 (BE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total NonTax Revenue 2014-15(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	9355369	2251913	24.07	10383028	2368446	22.81	12777219	3119689	24.42	9207822	3784178	41.10
2	Bihar	5132017	1077284	20.99	5956665	1141320	19.16	7860162	1946960	24.77	10193945	3450146	33.85
3	Chhattisgarh	2586738	883469	34.15	2957808	932627	31.53	3749759	1328007	35.42	4865429	2084664	42.85
4	Goa	577931	254770	44.08	584542	212855	36.41	674587	221499	32.83	809009	299750	37.05
5	Gujarat	6295899	1092638	17.35	7522854	1246279	16.57	8500000	1421333	16.72	10305341	2834912	27.51
6	Haryana	3055759	747658	24.47	3363353	701240	20.85	4163594	1140142	27.38	4769014	1330543	27.90
7	Jharkhand	2241945	829564	37.00	2476958	835783	33.74	3255170	1304678	40.08	4344376	2075245	47.77
8	Karnataka	6980627	1225528	17.56	7817622	1177553	15.06	9427037	1876497	19.91	11103862	2460886	22.16
9	Kerala	3801037	630141	16.58	4413730	722004	16.36	5496685	1128010	20.52	6484235	1300950	20.06
10	Madhya Pradesh	6260407	1741150	27.81	7042728	1904042	27.04	8049716	2385321	29.63	10349316	3682205	35.58
11	Maharashtra	12128614	2033434	16.77	14294717	2430673	17.00	15840975	3144862	19.85	18032015	4146663	23.00
12	Odisha	4026702	1459516	36.25	4393691	1493777	34.00	5381015	2080127	38.66	6714696	2899485	43.18
13	Punjab	2623578	384046	14.64	3205115	540478	16.86	3985058	893099	22.41	4489368	1101336	24.53
14	Rajasthan	5701076	1665666	29.22	6691301	1930751	28.85	7728094	2367334	30.63	10612467	4271417	40.25



**Table no. 2.8 Tax Revenue of the state Governments  
Share of Non-Tax Revenue to total Revenue in States**

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total Non Tax Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total Non Tax Revenue 2012-13 (A)	% of col. 6/5	Total Revenue 2013-14 (RE)	Total Non Tax Revenue 2013-14 (BE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total Non Tax Revenue 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	8520214	1296988	15.22	9882770	1305374	13.21	11680847	1695930	14.52	12738983	1654025	12.98
16	Uttar Pradesh	13086970	2790532	21.32	14590399	3030777	20.77	17223434	3967634	23.04	22641877	6891722	30.44
17	West Bengal	5875504	1522907	25.92	6829575	1426099	20.88	8113445	1783913	21.99	10597820	3276746	30.92
	<b>Special Category</b>												
18	Arunachal Pradesh	549906	434244	78.97	576152	448709	77.88	723241	571097	78.96	877748	704698	80.28
19	Assam	2745540	1053363	38.37	3069098	1183951	38.58	4145334	2051464	49.49	5269681	2724630	51.70
20	Himachal Pradesh	1454286	843658	58.01	1559812	868995	55.71	1666299	879958	52.81	1652215	781982	47.33
21	Jammu and Kashmir	2478296	1654237	66.75	2621686	1651406	62.99	3122759	1989326	63.70	3922025	2653330	67.65
22	Manipur	565355	413145	73.08	681976	516910	75.80	803004	607193	75.62	882642	645223	73.10
23	Meghalaya	465447	291275	62.58	553634	349616	63.15	858340	630835	73.49	1112760	833465	74.90
24	Mizoram	401182	300537	74.91	453674	352764	77.76	552896	443606	80.23	587947	457823	77.87
25	Nagaland	558638	447931	80.18	620429	494720	79.74	666995	532139	79.78	953797	794837	83.33
26	Sikkim	367264	276707	75.34	379332	265936	70.11	512410	384349	75.01	611331	465977	76.22
27	Telangana	-	-	-	-	-	-	-	-	-	8009033	3496273	43.65
28	Tripura	647690	431132	66.56	705030	455248	64.57	848661	545431	64.27	1079481	768144	71.16
29	Uttaranchal	1369142	520976	38.05	1574722	606009	38.48	2054944	936452	45.57	2447446	1231720	50.33
	<b>Total</b>	<b>109853133</b>	<b>28554409</b>	<b>25.99</b>	<b>125202401</b>	<b>30594362</b>	<b>24.44</b>	<b>149861680</b>	<b>41376885</b>	<b>27.61</b>	<b>185665681</b>	<b>63102975</b>	<b>33.99</b>

Source: State Finances A Study of Budget of 2014-15  
A report of Reserve Bank of India.

**Table No. 2.9 Tax Revenue of the State Governments  
Share of Land Revenue to total Revenue**

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total Land Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total Land Revenue 2012-13 (A)	%of col. 6/5	Total Revenue 2013-14 (RE)	Total Land Revenue 2013-14 (RE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total Land Revenue 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	9355369	14056	0.15	10383028	6178	0.06	12777219	4986	0.04	9207822	6578	0.07
2	Bihar	5132017	16749	0.33	5956665	20545	0.34	7860162	20500	0.26	10193945	25000	0.25
3	Chhattisgarh	2586738	27056	1.05	2957808	23411	0.79	3749759	41500	1.11	4865429	46000	0.95
4	Goa	577931	838	0.15	584542	1113	0.19	674587	38843	5.76	809009	25319	3.13
5	Gujarat	6295899	147718	2.35	7522854	220785	2.93	8500000	204120	2.40	10305341	220450	2.14
6	Haryana	3055759	1095	0.04	3363353	1298	0.04	4163594	1300	0.03	4769014	1350	0.03
7	Jharkhand	2241945	5292	0.24	2476958	9638	0.39	3255170	9500	0.29	4344376	21012	0.48
8	Karnataka	6980627	21493	0.31	7817622	20492	0.26	9427037	19160	0.20	11103862	23275	0.21
9	Kerala	3801037	6075	0.16	4413730	12158	0.28	5496685	14356	0.26	6484235	16957	0.26
10	Madhya Pradesh	6260407	27906	0.45	7042728	44359	0.63	8049716	57200	0.71	10349316	70010	0.68
11	Maharashtra	12128614	96381	0.79	14294717	107402	0.75	15840975	122777	0.78	18032015	186729	1.04
12	Odisha	4026702	52147	1.30	4393691	42021	0.96	5381015	40000	0.74	6714696	44000	0.66
13	Punjab	2623578	2465	0.09	3205115	3713	0.12	3985058	5000	0.13	4489368	5800	0.13
14	Rajasthan	5701076	20901	0.37	6691301	30456	0.46	7728094	36576	0.47	10612467	40076	0.38

**Table No. 2.9 Tax Revenue of the State Governments  
Share of Land Revenue to total Revenue**

(Rs. in Lakhs)

S.No.	States	Total Revenue 2011-12 (A)	Total Land Revenue 2011-12 (A)	% of col. 3/2	Total Revenue 2012-13 (A)	Total Land Revenue 2012-13 (A)	% of col. 6/5	Total Revenue 2013-14 (RE)	Total Land Revenue 2013-14 (RE)	% of col. 9/8	Total Revenue 2014-15 (BE)	Total Land Revenue 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	8520214	8721	0.10	9882770	13131	0.13	11680847	16337	0.14	12738983	17157	0.13
16	Uttar pradesh	13086970	49068	0.37	14590399	80464	0.55	17223434	76097	0.44	22641877	86934	0.38
17	West Bengal	5875504	187223	3.19	6829575	202372	2.96	8113445	269440	3.32	10597820	282913	2.67
	<b>Special Category</b>												
18	Arunachal Pradesh	549906	385	0.07	576152	470	0.08	723241	540	0.07	877748	621	0.07
19	Assam	2745540	13971	0.51	3069098	14591	0.48	4145334	13899	0.34	5269681	20164	0.38
20	Himachal Pradesh	1454286	1786	0.12	1559812	2360	0.15	1666299	921	0.06	1652215	1512	0.09
21	Jammu and Kashmir	2478296	3299	0.13	2621686	9545	0.36	3122759	4080	0.13	3922025	4185	0.11
22	Manipur	565355	84	0.01	681976	122	0.02	803004	109	0.01	882642	124	0.01
23	Meghalaya	465447	240	0.05	553634	627	0.11	858340	402	0.05	1112760	422	0.04
24	Mizoram	401182	252	0.06	453674	304	0.07	552896	453	0.08	587947	520	0.09
25	Nagaland	558638	66	0.01	620429	72	0.01	666995	74	0.01	953797	81	0.01
26	Sikkim	367264	461	0.13	379332	566	0.15	512410	656	0.13	611331	689	0.11
27	Telangana	-	-	-	-	-	-	-	-	-	8009033	7289	0.09
28	Tripura	647690	933	0.14	705030	2644	0.38	848661	2007	0.24	1079481	2487	0.23
29	Uttaranchal	1369142	1018	0.07	1574722	1059	0.07	2054944	2015	0.10	2447446	905	0.04
<b>30</b>	<b>Total</b>	<b>109853133</b>	<b>707679</b>	<b>0.64</b>	<b>125202401</b>	<b>871917</b>	<b>0.70</b>	<b>149861680</b>	<b>1002848</b>	<b>0.67</b>	<b>#####</b>	<b>1158559</b>	<b>0.62</b>

**Source: State Finances A Study of Budget of 2014-15  
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. 2644358 lakh (54.57%) in 2014-15(BE), 2421709lakh (54.65%) in 2013-14(RE) and Rs. 2034206 lakh (52.27%) in 2012-13(A) as compared to all India. Development Revenue Expenditure in order of Rs. 116380385lakh (66.52%) in 2014-15 (BE) & 93992925lakh (64.95%) in 2013-14(RE) & 75841115lakh (63.41%) in 2012-13(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 2201487 lakh (45.43%) in 2014-15 (BE) & 2009357 lakh (45.35%) in 2013-14(RE) & 1857215 lakh (47.73%) in 2012-13(A) as against all over India was 58569122 lakh (33.48%) in 2014-15(BE), 50732898 lakh (35.55%) in 2013-14(RE) & 43756629 lakh (36.59%) in 2012-13(A).

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	6032618	6948024	8621548	6762990
2	Bihar	2876660	3581732	5361292	6360587
3	Chhattisgarh	1603719	1946808	2776383	3667042
4	Goa	384900	420076	506936	581116
5	Gujarat	3806414	4536794	4935347	6224284
6	Haryana	2169564	2607309	3223554	3586962
7	Jharkhand	1314603	1473057	1989011	2786991
8	Karnataka	4432563	5209399	6388733	7451555
9	Kerala	2235553	2668590	3014369	3568255
10	Madhya Pradesh	3326185	4119882	4857314	6988870
11	Maharashtra	7968096	8958979	10395083	11983249
12	Odisha	2307054	2517280	3346591	4352708
13	Punjab	1551058	2034206	2421709	2644358
14	Rajasthan	3467176	4270096	5564342	7841814
15	Tamil Nadu	4740383	5625124	6903200	7300835
16	Uttar pradesh	6568316	7463767	9214250	11206133
17	West Bengal	4053290	4625451	5290288	6124792
	<b>Special category</b>				
18	Arunachal Pradesh	313341	336278	446461	558122
19	Assam	1437528	1589245	2572365	3160162
20	Himachal Pradesh	819600	954889	1111458	1172638
21	Jammu and Kashmir	1295572	1449128	1494629	1823937
22	Manipur	269496	284148	369595	453595
23	Meghalaya	334762	342574	562369	791140
24	Mizoram	250381	308836	453501	402640
25	Nagaland	255739	306359	351064	492250
26	Sikkim	164571	160357	214602	280024
27	Telangana	-	-	-	5815457
28	Tripura	267281	293680	432109	515216
29	Uttaranchal	812127	809047	1174822	1482663
	<b>Total</b>	<b>65058550</b>	<b>75841115</b>	<b>93992925</b>	<b>116380385</b>

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	2987419	3306370	4023055	3041579
2	Bihar	1772972	1864511	2567663	2815544
3	Chhattisgarh	590418	664931	798136	853966
4	Goa	163308	186058	202285	228831
5	Gujarat	2148054	2412827	2590064	3377943
6	Haryana	1021983	1189675	1471772	1663935
7	Jharkhand	784555	866725	975956	1161787
8	Karnataka	1644548	2018084	2398805	2957019
9	Kerala	2030002	2278661	2569577	3005434
10	Madhya Pradesh	1622864	1770514	2080953	2424356
11	Maharashtra	4285288	4766567	5517142	6246869
12	Odisha	1092857	1242326	1748360	1853240
13	Punjab	1678794	1857215	2009357	2201487
14	Rajasthan	1870851	2049580	2387805	2688851
15	Tamil Nadu	2894119	3165212	3739244	4210430
16	Uttar pradesh	5294691	5990672	6469736	7432518
17	West Bengal	3228897	3532509	3968197	4403951
	<b>Special category</b>				
18	Arunachal Pradesh	128445	142346	185943	159809
19	Assam	970774	1053414	1113902	1224917
20	Himachal Pradesh	569000	661819	734894	805375
21	Jammu and Kashmir	972476	1062594	1222837	1422171
22	Manipur	213360	228183	254156	271045
23	Meghalaya	148719	157380	170958	199136
24	Mizoram	122005	142056	161002	173800
25	Nagaland	231827	253780	279942	298890
26	Sikkim	155297	138584	183050	197399
27	Telangana	-	-	-	2153030
28	Tripura	203276	216748	267193	280049
29	Uttaranchal	447523	537288	640914	815761
	<b>Total</b>	<b>39274322</b>	<b>43756629</b>	<b>50732898</b>	<b>58569122</b>

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	9020037	10254394	12644603	9804569
2	Bihar	4649632	5446243	7928955	9176131
3	Chhattisgarh	2194137	2611739	3574519	4521008
4	Goa	548208	606134	709221	809947
5	Gujarat	5954468	6949621	7525411	9602227
6	Haryana	3191547	3796984	4695326	5250897
7	Jharkhand	2099158	2339782	2964967	3948778
8	Karnataka	6077111	7227483	8787538	10408574
9	Kerala	4265555	4947251	5583946	6573689
10	Madhya Pradesh	4949049	5890396	6938267	9413226
11	Maharashtra	12253384	13725546	15912225	18230118
12	Odisha	3399911	3759606	5094951	6205948
13	Punjab	3229852	3891421	4431066	4845845
14	Rajasthan	5338027	6319676	7952147	10530665
15	Tamil Nadu	7634502	8790336	10642444	11511265
16	Uttar pradesh	11863007	13454439	15683986	18638651
17	West Bengal	7282187	8157960	9258485	10528743
	<b>Special category</b>				
18	Arunachal Pradesh	441786	478624	632404	717931
19	Assam	2408302	2642659	3686267	4385079
20	Himachal Pradesh	1388600	1616708	1846352	1978013
21	Jammu and Kashmir	2268048	2511722	2717466	3246108
22	Manipur	482856	512331	623751	724640
23	Meghalaya	483481	499954	733327	990276
24	Mizoram	372386	450892	614503	576440
25	Nagaland	487566	560139	631006	791140
26	Sikkim	319868	298941	397652	477423
27	Telangana	0	0	0	7968487
28	Tripura	470557	510428	699302	795265
29	Uttaranchal	1259650	1346335	1815736	2298424
	<b>Total</b>	<b>104332872</b>	<b>119597744</b>	<b>144725823</b>	<b>174949507</b>

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2011-12 (A)	Total Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	9020037	6032618	66.88	10254394	6948024	67.76	12644603	8621548	68.18	9804569	6762990	68.98
2	Bihar	4649632	2876660	61.87	5446243	3581732	65.77	7928955	5361292	67.62	9176131	6360587	69.32
3	Chhattisgarh	2194137	1603719	73.09	2611739	1946808	74.54	3574519	2776383	77.67	4521008	3667042	81.11
4	Goa	548208	384900	70.21	606134	420076	69.30	709221	506936	71.48	809947	581116	71.75
5	Gujarat	5954468	3806414	63.93	6949621	4536794	65.28	7525411	4935347	65.58	9602227	6224284	64.82
6	Haryana	3191547	2169564	67.98	3796984	2607309	68.67	4695326	3223554	68.65	5250897	3586962	68.31
7	Jharkhand	2099158	1314603	62.63	2339782	1473057	62.96	2964967	1989011	67.08	3948778	2786991	70.58
8	Karnataka	6077111	4432563	72.94	7227483	5209399	72.08	8787538	6388733	72.70	10408574	7451555	71.59
9	Kerala	4265555	2235553	52.41	4947251	2668590	53.94	5583946	3014369	53.98	6573689	3568255	54.28
10	Madhya Pradesh	4949049	3326185	67.21	5890396	4119882	69.94	6938267	4857314	70.01	9413226	6988870	74.25
11	Maharashtra	12253384	7968096	65.03	13725546	8958979	65.27	15912225	10395083	65.33	18230118	11983249	65.73
12	Odisha	3399911	2307054	67.86	3759606	2517280	66.96	5094951	3346591	65.68	6205948	4352708	70.14
13	Punjab	3229852	1551058	48.02	3891421	2034206	52.27	4431066	2421709	54.65	4845845	2644358	54.57
14	Rajasthan	5338027	3467176	64.95	6319676	4270096	67.57	7952147	5564342	69.97	10530665	7841814	74.47



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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2011-12 (A)	Total Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	7634502	4740383	62.09	8790336	5625124	63.99	10642444	6903200	64.86	11511265	7300835	63.42
16	Uttar pradesh	11863007	6568316	55.37	13454439	7463767	55.47	15683986	9214250	58.75	18638651	11206133	60.12
17	West Bengal	7282187	4053290	55.66	8157960	4625451	56.70	9258485	5290288	57.14	10528743	6124792	58.17
	<b>Special Category</b>												
18	Arunachal Pradesh	441786	313341	70.93	478624	336278	70.26	632404	446461	70.60	717931	558122	77.74
19	Assam	2408302	1437528	59.69	2642659	1589245	60.14	3686267	2572365	69.78	4385079	3160162	72.07
20	Himachal Pradesh	1388600	819600	59.02	1616708	954889	59.06	1846352	1111458	60.20	1978013	1172638	59.28
21	Jammu and Kashmir	2268048	1295572	57.12	2511722	1449128	57.69	2717466	1494629	55.00	3246108	1823937	56.19
22	Manipur	482856	269496	55.81	512331	284148	55.46	623751	369595	59.25	724640	453595	62.60
23	Meghalaya	483481	334762	69.24	499954	342574	68.52	733327	562369	76.69	990276	791140	79.89
24	Mizoram	372386	250381	67.24	450892	308836	68.49	614503	453501	73.80	576440	402640	69.85
25	Nagaland	487566	255739	52.45	560139	306359	54.69	631006	351064	55.64	791140	492250	62.22
26	Sikkim	319868	164571	51.45	298941	160357	53.64	397652	214602	53.97	477423	280024	58.65
27	Telangana	0	0	0.00	0	0	0.00	0	0	0.00	7968487	5815457	72.98
28	Tripura	470557	267281	56.80	510428	293680	57.54	699302	432109	61.79	795265	515216	64.79
29	Uttaranchal	1259650	812127	64.47	1346335	809047	60.09	1815736	1174822	64.70	2298424	1482663	64.51
	<b>All States</b>	<b>104332872</b>	<b>65058550</b>	<b>62.36</b>	<b>119597744</b>	<b>75841141</b>	<b>63.41</b>	<b>144725823</b>	<b>93992925</b>	<b>64.95</b>	<b>174949507</b>	<b>116380385</b>	<b>66.52</b>

Source: State Finances A Study of Budget of 2014-15

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**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 2011-12 (A)	Total Non-Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Non-Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Non-Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Non-Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	9020037	2987419	33.12	10254394	3306370	32.24	12644603	4023055	31.82	9804569	3041579	31.02
2	Bihar	4649632	1772972	38.13	5446243	1864511	34.23	7928955	2567663	32.38	9176131	2815544	30.68
3	Chhattisgarh	2194137	590418	26.91	2611739	664931	25.46	3574519	798136	22.33	4521008	853966	18.89
4	Goa	548208	163308	29.79	606134	186058	30.70	709221	202285	28.52	809947	228831	28.25
5	Gujarat	5954468	2148054	36.07	6949621	2412827	34.72	7525411	2590064	34.42	9602227	3377943	35.18
6	Haryana	3191547	1021983	32.02	3796984	1189675	31.33	4695326	1471772	31.35	5250897	1663935	31.69
7	Jharkhand	2099158	784555	37.37	2339782	866725	37.04	2964967	975956	32.92	3948778	1161787	29.42
8	Karnataka	6077111	1644548	27.06	7227483	2018084	27.92	8787538	2398805	27.30	10408574	2957019	28.41
9	Kerala	4265555	2030002	47.59	4947251	2278661	46.06	5583946	2569577	46.02	6573689	3005434	45.72
10	Madhya Pradesh	4949049	1622864	32.79	5890396	1770514	30.06	6938267	2080953	29.99	9413226	2424356	25.75
11	Maharashtra	12253384	4285288	34.97	13725546	4766567	34.73	15912225	5517142	34.67	18230118	6246869	34.27
12	Odisha	3399911	1092857	32.14	3759606	1242326	33.04	5094951	1748360	34.32	6205948	1853240	29.86
13	Punjab	3229852	1678794	51.98	3891421	1857215	47.73	4431066	2009357	45.35	4845845	2201487	45.43
14	Rajasthan	5338027	1870851	35.05	6319676	2049580	32.43	7952147	2387805	30.03	10530665	2688851	25.53

**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 2011-12 (A)	Total Non-Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Non-Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Non-Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Non-Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	7634502	2894119	37.91	8790336	3165212	36.01	10642444	3739244	35.14	11511265	4210430	36.58
16	Uttar pradesh	11863007	5294691	44.63	13454439	5990672	44.53	15683986	6469736	41.25	18638651	7432518	39.88
17	West Bengal	7282187	3228897	44.34	8157960	3532509	43.30	9258485	3968197	42.86	10528743	4403951	41.83
	<b>Special Category</b>												
18	Arunachal Pradesh	441786	128445	29.07	478624	142346	29.74	632404	185943	29.40	717931	159809	22.26
19	Assam	2408302	970774	40.31	2642659	1053414	39.86	3686267	1113902	30.22	4385079	1224917	27.93
20	Himachal Pradesh	1388600	569000	40.98	1616708	661819	40.94	1846352	734894	39.80	1978013	805375	40.72
21	Jammu and Kashmir	2268048	972476	42.88	2511722	1062594	42.31	2717466	1222837	45.00	3246108	1422171	43.81
22	Manipur	482856	213360	44.19	512331	228183	44.54	623751	254156	40.75	724640	271045	37.40
23	Meghalaya	483481	148719	30.76	499954	157380	31.48	733327	170958	23.31	990276	199136	20.11
24	Mizoram	372386	122005	32.76	450892	142056	31.51	614503	161002	26.20	576440	173800	30.15
25	Nagaland	487566	231827	47.55	560139	253780	45.31	631006	279942	44.36	791140	298890	37.78
26	Sikkim	319868	155297	48.55	298941	138584	46.36	397652	183050	46.03	477423	197399	41.35
27	Telangana	0	-	0.00	0	-	0.00	0	-	0.00	7968487	2153030	27.02
28	Tripura	470557	203276	43.20	510428	216748	42.46	699302	267193	38.21	795265	280049	35.21
29	Uttaranchal	1259650	447523	35.53	1346335	537288	39.91	1815736	640914	35.30	2298424	815761	35.49
	<b>All States</b>	<b>104332872</b>	<b>39274322</b>	<b>37.64</b>	<b>119597744</b>	<b>43756656</b>	<b>36.59</b>	<b>144725823</b>	<b>50732898</b>	<b>35.05</b>	<b>174949507</b>	<b>58569122</b>	<b>33.48</b>

Source: State Finances A Study of Budget of 2014-15  
A Report of Reserve Bank of India

## **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. 5,70,391 (94.02%) in 2014-15(BE), 3,84,764 (90.91%) in 2013-14(RE) and 1,75,354 lakh (91.55%) in 2012-13(A) while all the States was in order of 31093257 (66.52%) in 2014-15(BE), 24470446 lakh (64.95%) in 2013-14(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. 36253lakh (5.98%) in 2014-15(BE), 38490lakh (9.09%) in 2013-14(RE) and 16228lakh (8.47%) in 2012-13 (A) while all states were in order of Rs. 2535231lakh (66.52%) in 2014-15(BE), 2056902 lakh (64.95%) in 2013-14(RE) and 879366 lakh (63.41%) in 2012-13(A).

**Table no. 3.6 Capital Receipt of the States-Capital Account****(Rs. in Lakhs)**

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	21017118	22847320	8429652	5749188
2	Bihar	15295347	11981910	1967901	2728207
3	Chhattisgarh	12826600	11563033	8989014	9925237
4	Goa	1746487	1475504	1999248	2081193
5	Gujarat	29199974	36576474	16250279	16941334
6	Haryana	5726941	6877270	7251074	7807708
7	Jharkhand	3711804	3984606	4389778	5041894
8	Karnataka	22467934	25295777	25846933	28488804
9	Kerala	15535960	18749806	17423659	18772000
10	Madhya Pradesh	32526999	30579011	32885738	30781058
11	Maharashtra	40141902	46345622	57998710	46402334
12	Odisha	11883008	13351838	17342528	14434125
13	Punjab	5610789	6604795	15980205	16183827
14	Rajasthan	20635535	28330333	31869805	30350911
15	Tamil Nadu	32832203	41244148	38723473	29706427
16	Uttar Pradesh	66406768	113262446	31589578	37851863
17	West Bengal	27774472	31778659	28387906	28964528
	<b>Special category</b>				
18	Arunachal Pradesh	3162889	2464269	392111	425144
19	Assam	21202369	14910617	25730030	28582560
20	Himachal Pradesh	3809343	3450699	822278	796244
21	Jammu and Kashmir	4055511	4046881	902601	819375
22	Manipur	1609981	1387515	2249297	2303480
23	Meghalaya	1582780	1891142	1933536	2019039
24	Mizoram	2707464	909479	2093685	2586606
25	Nagaland	955399	981048	1118770	1093933
26	Sikkim	530198	614931	570389	615083
27	Telangana	0	0	0	4732006
28	Tripura	2479613	3684282	4879354	5551136
29	Uttaranchal	3147609	4486990	2099692	2161376
	<b>Total</b>	<b>410582997</b>	<b>489676405</b>	<b>390117224</b>	<b>383896620</b>

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

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	21267008	23056772	8493615	5288492
2	Bihar	15744093	12463826	3121043	3726470
3	Chhattisgarh	12993014	12009811	9082045	10176534
4	Goa	1767816	1454916	2043151	2103061
5	Gujarat	29551901	37143886	17141019	17567930
6	Haryana	5408572	6412008	6709343	7307650
7	Jharkhand	3756068	4136448	4611876	5379174
8	Karnataka	22871041	25477580	25852405	28519585
9	Kerala	14791346	17753124	16845987	18044376
10	Madhya Pradesh	33177992	31420678	33508679	31274843
11	Maharashtra	39825680	46747188	57688133	45997647
12	Odisha	12444933	13877628	17537677	14860680
13	Punjab	4933251	5879254	15339493	15762572
14	Rajasthan	20965101	28683278	31666453	30739748
15	Tamil Nadu	32899643	41541624	38650919	29741005
16	Uttar Pradesh	67208618	113722499	32326298	40707445
17	West Bengal	26413412	30277464	27222215	28964727
	<b>Special category</b>				
18	Arunachal Pradesh	3216597	2545788	742607	647956
19	Assam	21296642	15165899	26586090	34969558
20	Himachal Pradesh	3869618	3461306	730518	680744
21	Jammu and Kashmir	4250893	4186645	1240769	1425985
22	Manipur	1735872	1511168	2407648	2442722
23	Meghalaya	1508408	1953425	2064204	2148813
24	Mizoram	2680153	920711	2168759	2623233
25	Nagaland	986088	1051239	1230890	1349477
26	Sikkim	577051	699367	679543	742622
27	Telangana	-	-	-	5016034
28	Tripura	2628353	3880191	4981543	5854366
29	Uttaranchal	3246785	4674900	2255499	2242481
	<b>Total</b>	<b>412015949</b>	<b>492108623</b>	<b>392928421</b>	<b>396305930</b>

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	1363841	1493749	2068798	685829
2	Bihar	824395	886718	1652539	1885406
3	Chhattisgarh	401385	479396	572078	808397
4	Goa	98166	80742	148869	148706
5	Gujarat	1325603	2051274	2423021	2770833
6	Haryana	513702	551124	508279	543991
7	Jharkhand	300381	404252	605955	781751
8	Karnataka	1488017	1488900	1719261	1924281
9	Kerala	369058	445638	574008	652818
10	Madhya Pradesh	888801	1136201	1201814	1371222
11	Maharashtra	1708364	1649629	2096284	2542860
12	Odisha	423784	527096	743159	1318859
13	Punjab	140208	175354	384764	570391
14	Rajasthan	691538	1043401	1496285	1979803
15	Tamil Nadu	1606158	1411102	1767430	2063016
16	Uttar pradesh	2043034	2242934	2625472	5170827
17	West Bengal	264148	438482	881629	1456946
	<b>Special category</b>				
18	Arunachal Pradesh	188509	112242	216900	39824
19	Assam	244130	251734	738264	687727
20	Himachal Pradesh	173653	188124	193442	188424
21	Jammu and Kashmir	550509	458752	527233	679761
22	Manipur	140200	127569	155452	119603
23	Meghalaya	80280	86775	164774	158699
24	Mizoram	47779	56481	89675	65197
25	Nagaland	101364	104414	110991	123369
26	Sikkim	59047	75904	118975	140587
27	Telangana	-	-	-	1461075
28	Tripura	122053	129511	180988	311611
29	Uttaranchal	223985	341273	504107	441444
	<b>Total</b>	<b>16382092</b>	<b>18438771</b>	<b>24470446</b>	<b>31093257</b>

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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	8357	21134	59051	21146
2	Bihar	60806	71734	277867	229729
3	Chhattisgarh	4251	12537	27357	26329
4	Goa	20211	13465	31643	34420
5	Gujarat	55566	71379	93038	136112
6	Haryana	23532	25060	32620	30720
7	Jharkhand	15556	17560	21008	40653
8	Karnataka	62549	58947	58909	77097
9	Kerala	16234	14692	16054	10820
10	Madhya Pradesh	16716	20489	42678	43114
11	Maharashtra	79591	90169	164158	148672
12	Odisha	25826	35122	42982	46914
13	Punjab	19604	16228	38490	36253
14	Rajasthan	20387	24957	39171	76684
15	Tamil Nadu	27407	45666	208877	305464
16	Uttar Pradesh	114362	140495	379810	427789
17	West Bengal	12226	16248	41715	55121
	<b>Special category</b>				
18	Arunachal Pradesh	18081	8386	112331	174526
19	Assam	6471	9993	30725	58189
20	Himachal Pradesh	7331	7356	8020	6753
21	Jammu and Kashmir	39374	63652	180826	215473
22	Manipur	29511	22587	25295	54330
23	Meghalaya	5244	6059	12653	12743
24	Mizoram	1704	4274	7119	6231
25	Nagaland	23575	21101	31304	97988
26	Sikkim	2529	8331	20510	21093
27	Telangana	-	-	-	49044
28	Tripura	17673	18808	30151	74131
29	Uttaranchal	7746	12937	22540	17693
	<b>Total</b>	<b>742420</b>	<b>879366</b>	<b>2056902</b>	<b>2535231</b>



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

(Rs. in Lakhs)

S.No.	States	2011-12(A)	2012-13(A)	2013-14(RE)	2014-15(BE)
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	1372198	1514883	2127849	706975
2	Bihar	885201	958452	1930406	2115135
3	Chhattisgarh	405636	491933	599435	834726
4	Goa	118377	94207	180512	183126
5	Gujarat	1381169	2122653	2516059	2906945
6	Haryana	537234	576184	540899	574711
7	Jharkhand	315937	421812	626963	822404
8	Karnataka	1550566	1547847	1778170	2001378
9	Kerala	385292	460330	590062	663638
10	Madhya Pradesh	905517	1156690	1244492	1414336
11	Maharashtra	1787955	1739798	2260442	2691532
12	Odisha	449610	562218	786141	1365773
13	Punjab	159812	191582	423254	606644
14	Rajasthan	711925	1068358	1535456	2056487
15	Tamil Nadu	1633565	1456768	1976307	2368480
16	Uttar Pradesh	2157396	2383429	3005282	5598616
17	West Bengal	276374	454730	923344	1512067
	<b>Special category</b>				
18	Arunachal Pradesh	206590	120628	329231	214350
19	Assam	250601	261727	768989	745916
20	Himachal Pradesh	180984	195480	201462	195177
21	Jammu and Kashmir	589883	522404	708059	895234
22	Manipur	169711	150156	180747	173933
23	Meghalaya	85524	92834	177427	171442
24	Mizoram	49483	60755	96794	71428
25	Nagaland	124939	125515	142295	221357
26	Sikkim	61576	84235	139485	161680
27	Telangana	-	-	-	1510119
28	Tripura	139726	148319	211139	385742
29	Uttaranchal	231731	354210	526647	459137
	<b>Total</b>	<b>17124512</b>	<b>19318137</b>	<b>26527348</b>	<b>33628488</b>

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2011-12 (A)	Total Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	1372198	1363841	99.39	1514883	1493749	98.60	2127849	2068798	97.22	706975	685829	97.01
2	Bihar	885201	824395	93.13	958452	886718	92.52	1930406	1652539	85.61	2115135	1885406	89.14
3	Chhattisgarh	405636	401385	98.95	491933	479396	97.45	599435	572078	95.44	834726	808397	96.85
4	Goa	118377	98166	82.93	94207	80742	85.71	180512	148869	82.47	183126	148706	81.20
5	Gujarat	1381169	1325603	95.98	2122653	2051274	96.64	2516059	2423021	96.30	2906945	2770833	95.32
6	Haryana	537234	513702	95.62	576184	551124	95.65	540899	508279	93.97	574711	543991	94.65
7	Jharkhand	315937	300381	95.08	421812	404252	95.84	626963	605955	96.65	822404	781751	95.06
8	Karnataka	1550566	1488017	95.97	1547847	1488900	96.19	1778170	1719261	96.69	2001378	1924281	96.15
9	Kerala	385292	369058	95.79	460330	445638	96.81	590062	574008	97.28	663638	652818	98.37
10	Madhya Pradesh	905517	888801	98.15	1156690	1136201	98.23	1244492	1201814	96.57	1414336	1371222	96.95
11	Maharashtra	1787955	1708364	95.55	1739798	1649629	94.82	2260442	2096284	92.74	2691532	2542860	94.48
12	Odisha	449610	423784	94.26	562218	527096	93.75	786141	743159	94.53	1365773	1318859	96.57
13	Punjab	159812	140208	87.73	191582	175354	91.53	423254	384764	90.91	606644	570391	94.02
14	Rajasthan	711925	691538	97.14	1068358	1043401	97.66	1535456	1496285	97.45	2056487	1979803	96.27

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2011-12 (A)	Total Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	1633565	1606158	98.32	1456768	1411102	96.87	1976307	1767430	89.43	2368480	2063016	87.10
16	Uttar pradesh	2157396	2043034	94.70	2383429	2242934	94.11	3005282	2625472	87.36	5598616	5170827	92.36
17	West Bengal	276374	264148	95.58	454730	438482	96.43	923344	881629	95.48	1512067	1456946	96.35
	<b>Special Category</b>												
18	Arunachal Pradesh	206590	188509	91.25	120628	112242	93.05	329231	216900	65.88	214350	39824	18.58
19	Assam	250601	244130	97.42	261727	251734	96.18	768989	738264	96.00	745916	687727	92.20
20	Himachal Pradesh	180984	173653	95.95	195480	188124	96.24	201462	193442	96.02	195177	188424	96.54
21	Jammu and Kashmir	589883	550509	93.33	522404	458752	87.82	708059	527233	74.46	895234	679761	75.93
22	Manipur	169711	140200	82.61	150156	127569	84.96	180747	155452	86.01	173933	119603	68.76
23	Meghalaya	85524	80280	93.87	92834	86775	93.47	177427	164774	92.87	171442	158699	92.57
24	Mizoram	49483	47779	96.56	60755	56481	92.97	96794	89675	92.65	71428	65197	91.28
25	Nagaland	124939	101364	81.13	125515	104414	83.19	142295	110991	78.00	221357	123369	55.73
26	Sikkim	61576	59047	95.89	84235	75904	90.11	139485	118975	85.30	161680	140587	86.95
27	Telangana	-	-	0.00	-	-	0.00	-	-	0.00	1510119	1461075	96.75
28	Tripura	139726	122053	87.35	148319	129511	87.32	211139	180988	85.72	385742	311611	80.78
29	Uttaranchal	231731	223985	96.66	354210	341273	96.35	526647	504107	95.72	459137	441444	96.15
	<b>All States</b>	<b>17124512</b>	<b>16382092</b>	<b>62.36</b>	<b>19318137</b>	<b>18438805</b>	<b>63.41</b>	<b>26527348</b>	<b>24470446</b>	<b>64.95</b>	<b>33628488</b>	<b>31093257</b>	<b>66.52</b>

Source: State Finances A Study of Budget of 2014-15  
A Report of Reserve Bank of India

**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 2011-12 (A)	Total Non-Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Non-Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Non-Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Non-Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
	<b>Non Special category</b>												
1	Andhra Pradesh	1372198	8357	0.61	1514883	21134	1.40	2127849	59051	2.78	706975	21146	2.99
2	Bihar	885201	60806	6.87	958452	71734	7.48	1930406	277867	14.39	2115135	229729	10.86
3	Chhattisgarh	405636	4251	1.05	491933	12537	2.55	599435	27357	4.56	834726	26329	3.15
4	Goa	118377	20211	17.07	94207	13465	14.29	180512	31643	17.53	183126	34420	18.80
5	Gujarat	1381169	55566	4.02	2122653	71379	3.36	2516059	93038	3.70	2906945	136112	4.68
6	Haryana	537234	23532	4.38	576184	25060	4.35	540899	32620	6.03	574711	30720	5.35
7	Jharkhand	315937	15556	4.92	421812	17560	4.16	626963	21008	3.35	822404	40653	4.94
8	Karnataka	1550566	62549	4.03	1547847	58947	3.81	1778170	58909	3.31	2001378	77097	3.85
9	Kerala	385292	16234	4.21	460330	14692	3.19	590062	16054	2.72	663638	10820	1.63
10	Madhya Pradesh	905517	16716	1.85	1156690	20489	1.77	1244492	42678	3.43	1414336	43114	3.05
11	Maharashtra	1787955	79591	4.45	1739798	90169	5.18	2260442	164158	7.26	2691532	148672	5.52
12	Odisha	449610	25826	5.74	562218	35122	6.25	786141	42982	5.47	1365773	46914	3.43
13	Punjab	159812	19604	12.27	191582	16228	8.47	423254	38490	9.09	606644	36253	5.98
14	Rajasthan	711925	20387	2.86	1068358	24957	2.34	1535456	39171	2.55	2056487	76684	3.73

**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 2011-12 (A)	Total Non-Dev. Expenditure 2011-12 (A)	% of col. 3/2	Total Expenditure 2012-13 (A)	Total Non-Dev. Expenditure 2012-13 (A)	% of col. 6/5	Total Expenditure 2013-14 (RE)	Total Non-Dev. Expenditure 2013-14 (RE)	% of col. 9/8	Total Expenditure 2014-15 (BE)	Total Non-Dev. Expenditure 2014-15 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
15	Tamil Nadu	1633565	27407	1.68	1456768	45666	3.13	1976307	208877	10.57	2368480	305464	12.90
16	Uttar pradesh	2157396	114362	5.30	2383429	140495	5.89	3005282	379810	12.64	5598616	427789	7.64
17	West Bengal	276374	12226	4.42	454730	16248	3.57	923344	41715	4.52	1512067	55121	3.65
	<b>Special Category</b>												
18	Arunachal Pradesh	206590	18081	8.75	120628	8386	6.95	329231	112331	34.12	214350	174526	81.42
19	Assam	250601	6471	2.58	261727	9993	3.82	768989	30725	4.00	745916	58189	7.80
20	Himachal Pradesh	180984	7331	4.05	195480	7356	3.76	201462	8020	3.98	195177	6753	3.46
21	Jammu and Kashmir	589883	39374	6.67	522404	63652	12.18	708059	180826	25.54	895234	215473	24.07
22	Manipur	169711	29511	17.39	150156	22587	15.04	180747	25295	13.99	173933	54330	31.24
23	Meghalaya	85524	5244	6.13	92834	6059	6.53	177427	12653	7.13	171442	12743	7.43
24	Mizoram	49483	1704	3.44	60755	4274	7.03	96794	7119	7.35	71428	6231	8.72
25	Nagaland	124939	23575	18.87	125515	21101	16.81	142295	31304	22.00	221357	97988	44.27
26	Sikkim	61576	2529	4.11	84235	8331	9.89	139485	20510	14.70	161680	21093	13.05
27	Telangana	-	-	0.00	-	-	0.00	-	-	0.00	1510119	49044	3.25
28	Tripura	139726	17673	12.65	148319	18808	12.68	211139	30151	14.28	385742	74131	19.22
29	Uttaranchal	231731	7746	3.34	354210	12937	3.65	526647	22540	4.28	459137	17693	3.85
	<b>All States</b>	<b>17124512</b>	<b>742420</b>	<b>62.36</b>	<b>19318137</b>	<b>879401</b>	<b>63.41</b>	<b>26527348</b>	<b>2056902</b>	<b>64.95</b>	<b>33628488</b>	<b>2535231</b>	<b>66.52</b>

Source: State Finances A Study of Budget of 2014-15  
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.5613.40 lakh during 2014-15 and 4962.04 lakh during 2013-14.
- The total expenditure of Zila Parishad in Punjab was Rs. 5044.42 lakh during 2013-14 as compared to Rs.5445.46 lakh during 2014-15 Income of improvement trusts for Punjab was Rs.36343 lakh in 2013-14 and Rs.34795 lakh in 2014-15 where as the expenditure was Rs. 42176 lakh during 2013-14and Rs.38295 lakh during 2014-15.

**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	1990-91	40.38	-	0.97	66.41	-	-	279.68	258.14	645.58
		(6.25)	-	(0.15)	(10.29)	-	-	(43.32)	(39.99)	(100.00)
2	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)
3	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)
4	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)
5	2013-14	-	35.68	35.51	394.6	-	760.12	3407.45	328.68	4962.04
		-	(0.72)	(0.72)	(7.95)	-	(15.32)	(68.67)	(6.62)	(100.00)
6	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

Note : Figures in brackets are percentage to total

**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	1990-91	242.86	3.07	-	2.65	7.79	324.66	581.03
		(41.80)	(0.53)	-	(0.45)	(1.34)	(55.88)	(100.00)
2	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)
3	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)
4	2012-13	3890.46	-	-	143.91	80.11	445.55	4560.03
		(85.32)	-	-	(3.15)	(1.76)	(9.77)	(100.00)
5	2013-14	4315.82	-	1.03	104.03	65.29	558.25	5044.42
		(85.56)	-	(0.02)	(2.06)	(1.29)	(11.07)	(100.00)
6	2014-15(P)	4645.80	-	-	1.80	0.05	797.81	5445.46
		(85.31)	-	-	(0.03)	(0.01)	(14.65)	(100.00)

Note:- Figures in brackets are percentage to total



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

(Rs.in 000)			
<b>S. No.</b>	<b>Year</b>	<b>Income</b>	<b>Expenditure</b>
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>
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	2013-14	3634288	4217589
9	2014-15	3479461	3829476

## 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, 2014 was 10553. The Number of Indian Commercial banks were 5887, foreign banks were 8, Co-operative banks were 802 and Post office saving banks was 3856 respectively.

The total number of Schedule Commercial bank offices in Punjab was 5666 as on 31<sup>st</sup> December 2014. The deposits in these banks were to the tune of Rs.246352 crore and credits made by these banks were Rs.182739 crore. The percentage share of Punjab in total bank credit of all states was 3.37%. The share of Maharashtra was (32.98%) followed by Tamil Nadu (11.36%). Credit deposit ratio in Punjab was 74.18. Credit deposit ratio was highest (121.06%) in Tamil Nadu followed by Andhra Pradesh (109.31%).

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

<b>S.No.</b>	<b>Type of Bank</b>	<b>No. of Offices</b>				
		<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
1	Indian Commercial Banks	3823	4231	4726	5413	5887
2	Foreign Banks	8	8	8	8	8
3	Co-operative Banks	804	804	802	802	802
4	Post Office Saving Banks Punjab Circle	3853	3849	3850	3853	3856
5	All Type of Banks	8488	8892	9386	10076	10553

**Source : Reserve Bank of India**

**Table no.5.2 State-Wise Distribution of Offices ,Deposits and Bank Credit of Scheduled Commercial Banks December 2014**

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
	<b>Non Special category</b>						
1	Andhra Pradesh	5893	14	172032	2.34	188049	3.46
2	Bihar	5853	17	205082	2.79	63470	1.16
3	Chhattisgarh	2131	12	91694	1.25	56216	1.04
4	Goa	640	3	48983	0.67	13407	0.25
5	Gujarat	6812	9	441098	6.01	320295	5.90
6	Haryana	4161	6	205516	2.80	153329	2.83
7	Jharkhand	2635	12	130630	1.78	37832	0.70
8	Karnataka	8815	7	592562	8.07	401531	7.40
9	Kerala	5886	6	300505	4.09	194286	3.58
10	Madhya Pradesh	5737	13	253546	3.46	141761	2.61
11	Maharashtra	11112	10	1967961	26.81	1789828	32.98
12	Odisha	4162	10	180606	2.46	71863	1.32
13	Punjab	5666	5	246352	3.36	182739	3.37
14	Rajasthan	6082	11	212357	2.89	186513	3.44
15	Tamil Nadu	9209	7	509115	6.94	616318	11.36
16	Uttar Pradesh	15013	14	611906	8.34	273504	5.04
17	West Bengal	6960	13	523780	7.14	295242	5.44
	<b>Special category</b>						
18	Arunachal Pradesh	132	10	6810	0.09	2017	0.04
19	Assam	2020	15	86946	1.19	33338	0.62
20	Himachal Pradesh	1413	5	56034	0.76	18317	0.34
21	Jammu and Kashmir	1554	8	70062	0.96	28707	0.53
22	Manipur	133	18	4676	0.06	1829	0.03
23	Meghalaya	280	5	15560	0.21	4010	0.07
24	Mizoram	143	7	4321	0.06	1792	0.03
25	Nagaland	142	16	6152	0.08	2085	0.04
26	Sikkim	119	5	5386	0.07	1351	0.02
27	Telangana	4383	8	296836	4.04	315754	5.82
28	Tripura	364	10	13665	0.19	4594	0.08
29	Uttaranchal	1806	6	80268	1.09	27234	0.50

**Table no.5.3 State-wise percentage of credit to deposits of Scheduled Commercial Banks Dec.2013 and Dec.2014**

(Rs. in Crores)

S.No.	States	Last Friday of (As on Dec.2013)			Last Friday of (As on Dec.2014)		
		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
	<b>Non Special category</b>						
1	Andhra Pradesh	416689	464883	111.57	172032	188049	109.31
2	Bihar	179391	52657	29.35	205082	63470	30.95
3	Chhattisgarh	83418	46485	55.73	91694	56219	61.31
4	Goa	43425	12156	27.99	48983	13407	27.37
5	Gujarat	390172	283238	72.59	441098	320295	72.61
6	Haryana	185116	142791	77.14	205516	153329	74.61
7	Jharkhand	112971	34339	30.40	130630	37832	28.96
8	Karnataka	501813	353650	70.47	592562	401531	67.76
9	Kerala	264924	173380	65.45	300505	194286	64.65
10	Madhya Pradesh	219110	123979	56.58	253546	141761	55.91
11	Maharashtra	1852460	1641152	88.59	1967961	1789828	90.95
12	Odisha	158976	69138	43.49	180606	71863	39.79
13	Punjab	219663	169157	77.01	246352	182739	74.18
14	Rajasthan	187518	160326	85.50	212357	186513	87.83
15	Tamil Nadu	463779	570045	122.91	509115	616318	121.06
16	Uttar Pradesh	551527	236140	42.82	611906	273504	44.7
17	West Bengal	465741	277695	59.62	523780	295242	56.37
	<b>Special category</b>						
18	Arunachal Pradesh	64813	16748	25.84	6810	2017	29.62
19	Assam	77462	29973	38.69	86946	33338	38.34
20	Himachal Pradesh	49415	16516	33.42	56034	18317	32.69
21	Jammu and Kashmir	61178	24398	39.88	70062	28707	40.97
22	Manipur	4343	1635	37.65	4676	1829	39.11
23	Meghalaya	13548	3723	27.48	15560	4010	25.77
24	Mizoram	4379	1588	36.26	4321	1792	41.47
25	Nagaland	6066	1937	31.93	6152	2085	33.89
26	Sikkim	2589	958	37.00	5386	1351	25.08
27	Telangana	-	-	-	296836	315754	106.37
28	Tripura	12654	4045	31.97	13665	4594	33.62
29	Uttaranchal	71446	23925	33.49	80268	27234	33.93

**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			
		2000-2001	2011-2012	2013-2014	2014-15
0	1	2	3	4	5
	<b>Non Special category</b>				
1	Andhra Pradesh	1809.68	-1204.60	-958.10	-1126.44
2	Bihar	2210.29	-1064.66	1668.49	1913.58
3	Chhattisgarh	363.68	-35.21	278.69	237.88
4	Goa	102.47	707.57	-3.44	-57.69
5	Gujarat	4281.25	-625.72	365.84	-478.15
6	Haryana	978.18	67.05	437.69	444.4
7	Jharkhand	-	3.66	194.94	337.55
8	Karnataka	1570.96	-2130.06	237.67	446.44
9	Kerala	491.71	-2655.12	220.49	57.33
10	Madhya Pradesh	993.28	-53.58	1617.24	579.22
11	Maharashtra	4100.36	76.83	-46.14	-1318.91
12	Odisha	545.18	816.70	1007.70	1104.57
13	Punjab	2181.06	214.02	1013.49	925.82
14	Rajasthan	2609.22	-456.48	-35.86	-351.83
15	Tamil Nadu	1600.22	-1735.41	-446.01	-970.68
16	Uttar Pradesh	4042.99	-1968.71	3487.74	2634.01
17	West Bengal	6181.67	-51.88	2399.22	2221.39
	<b>Special category</b>				
18	Arunachal Pradesh	15.32	463.97	43.55	55.58
19	Assam	513.74	-34.18	707.04	718.53
20	Himachal Pradesh	235.79	-2717.25	852.73	815.02
21	Jammu and Kashmir	300.34	637.07	384.63	354.92
22	Manipur	25.47	-3.57	-4.65	12.24
23	Meghalaya	33.07	0.55	59.03	37.47
24	Mizoram	15.48	-62.04	5.39	4.99
25	Nagaland	8.66	-125.45	-4.51	5
26	Sikkim	12.70	-5.78	12.10	12.3
27	Telangana				
28	Tripura	138.27	16.85	111.73	171.67
29	Uttaranchal	462.60	-105.52	743.64	807.82

**Table no.5.5 Small Saving Schemes in Punjab**

(Rs. in Thousands)

S.No.	Name of Schemes	1980-81	1990-91	2000-01	2011-12	2013-14	2014-15
0	1	2	3	4	5	6	7
<b>1</b>	<b>Post of Saving Bank Deposits</b>						
	i) Gross Receipts	731523	1480735	4827438	41080900	45954044	5495101
	ii) Encashment	580800	1287433	4442172	39765257	43661177	5349099
	iii) Net Receipts	150723	193302	385266	1315643	2292867	146002
<b>2</b>	<b>10 Year Cumulative Time Deposits</b>						
	i) Gross Receipts	32341	16538	0.03	-	-	1469199
	ii) Encashment	15407	45162	0.00	-	-	1475045
	iii) Net Receipts	16394	-28624	0.03	-	-	-5846
<b>3</b>	<b>Five Year Post office Deposits</b>						
	i) Gross Receipts	39936	411506	3598705	12343737	13800504	-
	ii) Encashment	20745	272129	1136457	11558622	11303045	-
	iii) Net Receipts	19191	139377	1862248	785115	2497459	-
<b>4</b>	<b>Post office time Deposits</b>						
	i) Gross Receipts	200132	209926	4095167	-	-	-
	ii) Encashment	98279	227517	2308017	-	-	-
	iii) Net Receipts	101853	-17591	1787150	-	-	-
<b>5</b>	<b>National Saving Certificates II to V issue</b>						
	i) Gross Receipts	147280	0	0	-188240	-	-
	ii) Encashment	23927	292	0	-2	23	0.28
	iii) Net Receipts	123353	-292	0	-188238	-23	-0.28
<b>6</b>	<b>National Savings Certificates VI to VII issue</b>						
	i) Gross Receipts	0	0	0	5331	-	-
	ii) Encashment	0	104299	0	12794	63521	1628
	iii) Net Receipts	0	-104299	0	-7463	-63521	-1628
<b>7</b>	<b>Public Provident Funds</b>						
	i) Gross Receipts	260	482014	4913417	5591596	7842982	886561
	ii) Encashment	3	2780	892570	1769769	2147453	294436
	iii) Net Receipts	257	449234	4020847	3821817	5695529	592125
<b>8</b>	<b>N.S.C &amp; Old Certificates</b>						
	i) Gross Receipts	0	0	0	2909	-	-
	ii) Encashment	10243	956802	19965	1570	-	-
	iii) Net Receipts	-10243	-956802	-19965	1339	-	-
<b>9</b>	<b>Indra Vikas Patra</b>						
	i) Gross Receipts	0	771416	2875	-81595	-	-
	ii) Encashment	0	0	(-)111921	-811	2115	252
	iii) Net Receipts	0	771416	-1116346	-80784	-2115	-252

S.No.	Name of Schemes	1980-81	1990-91	2000-01	2011-12	2013-14	2014-15
0	1	2	3	4	5	6	7
<b>10</b>	<b>Monthly Income Schemes</b>						
	i) Gross Receipts	0	254701	6000462	9747599	6346395	702255
	ii) Encashment	0	25423	1154807	17305874	7096133	942501
	iii) Net Receipts	0	229278	4845655	-7558275	-749738	-240246
<b>11</b>	<b>N.S.S.</b>						
	i) Gross Receipts	0	637626	79027	76620	118033	9004
	ii) Encashment	0	6310	184408	153790	114828	11151
	iii) Net Receipts	0	631316	(-)105381	-77170	3205	-2147
<b>12</b>	<b>N.S.S (1992)</b>						
	i) Gross Receipts	0	0	8938	27013	63462	74
	ii) Encashment	0	0	12979	77437	3320	346
	iii) Net Receipts	0	0	(-)4041	-50424	60142	-272
<b>13</b>	<b>Kisan Vikas Patra</b>						
	i) Gross Receipts	-	1850411	15414010	2525226	5467	148544
	ii) Encashment	-	10614	6199690	6318578	10063800	1007091
	iii) Net Receipts	-	1339797	9214320	-3793352	-10058333	-858547
<b>14</b>	<b>National Savings</b>						
	i) Gross Receipts	147280	574290	4254686	4097135	7506063	748866
	ii) Encashment	23927	2377	1002650	4004813	2665495	230553
	iii) Net Receipts	121353	571913	3255036	92322	4840568	518313
<b>15</b>	<b>Deposit Scheme relating to Govt. Employees</b>						
	i) Gross Receipts	-	-	-	-	1243780	119566
	ii) Encashments	-	-	-	-	-80602	-3748
	iii) Net Receipts	-	-	-	-	1324382	115818
<b>16</b>	<b>Time Deposits 1-2-3-5</b>						
	i) Gross Receipts	-	-	-	16670052	-	-
	ii) Encashments	-	-	-	19557024	-	-
	iii) Net Receipts	-	-	-	-2886972	-	-
<b>17</b>	<b>5 year cumulative time Deposits</b>						
	i) Gross Receipts	-	-	-	-	27112139	3457746
	ii) Encashment	-	-	-	-	21233863	2660591
	iii) Net Receipts	-	-	-	-	5878276	797155
<b>18</b>	<b>Sr. Citizens Saving Schemes</b>						
	i) Gross Receipts	-	-	-	1449741	666495	90683
	ii) Encashment	-	-	-	2972656	1561974	262749
	iii) Net Receipts	-	-	-	-1522915	-8955479	-172066
<b>19</b>	<b>MGNREGA</b>						
	i) Gross Receipts	-	-	-	-	176951	14905
	ii) Encashment	-	-	-	-	218812	-
	iii) Net Receipts	-	-	-	-	-41861	14905