



2019 - 2020

STATE FINANCES:

A

COMPARISON

ECONOMIC ADVISER, GOVERNMENT OF PUNJAB

Website: www.esopb.gov.in

PREFACE

The Report entitled “State Finances: A Comparison Study” 2019-20 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 2017-18 (Account), 2018-19 (Revised Estimates) and 2019-20 (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, 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. Puducherry

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 2019-20, Revised Estimates for the year 2018-19 and Actual for the year 2017-18.

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 2019-20 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 2019-20. 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.47985.42 crore in 2016-17(A) increased to Rs.53009.58 crore in 2017-18(A) showing increased 10.47%.
- Out of the total Receipts on the Revenue Account, State's own Tax & Non Tax Revenue constitutes a dominant proportion which was 70.04 in 2016-17(A) and 65.54% in 2017-18(A).
- Share of transfer of resources from the centre in the form of State's Share in Central Taxes and grants were 29.96% and 34.46% during 2016-17 and 2017-18(A).

Revenue Expenditure:

- Expenditure on Revenue Account was Rs.55296.05 crore, Rs.62464.85 crore, Rs.82317.96 crore & Rs. 90196.96 crore during 2016-17(A), 2017-18(A),2018-19(RE) & 2019-20(BE), thus showing an increase of 12.96%, 31.78% & 9.57%.

- During the year 2016-17(A), 2017-18 (A) & 2018-19 (RE) & 2019-20 (BE), The maximum share of the Revenue Expenditure on interest payment was 21.05%, 24.55%, 19.81% & 19.59% followed by Pension and other retirement benefits at 15.87%, 16.34%, 12.46% & 12.07% and expenditure incurred on General Education was 15.33%, 14.45%, 12.95% & 13.09 %.

Capital Receipts:

- Capital Account Receipts, which play a vital role in creating Capital Assets in the State, stood at Rs. 61441.34 crore in 2016-17(A) and have increased to Rs. 48213.05 crore in 2017-18(A) showing decreased of 21.53 %.
- Net loans from the centre were Rs. (654.94) crore in 2016-17(A) and (460.31) crore in 2017-18(A).

Capital Expenditure:

- The Capital Expenditure during 2016-17(A) was Rs.78153.72 crore. This was Rs.38081.70 crore for the year 2017-18(A) showing a decrease of 51.27% over the previous year.
- The maximum share of Capital Expenditure goes to Capital Account of Economic Services which 69.25% in 2016-17(A) and 53.39% in 2017-18(A).

Overall Budgetary Position:

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

- The deficit of Revenue Account decreased from Rs.(-)7310.63 crore in 2016-17(A) to Rs.(-)9455.27 crore in 2017-18(A).
- The Capital Account balance was Rs. (-)16712.38 crore during 2016-17(A) and Rs. 9748.05 crore during 2017-18(A).
- The overall budgetary position shows the deficit of Rs. (-)24023.01 crore during 2016-17(A) and Rs. 292.78 crore during 2017-18(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.14545.41 crore during 2016-17 (A) and Rs.18233.62 crore during 2017-18(A).

Table no.1.1 State Budget-Receipts on Revenue Account

(Rs in Crores)

S.No.	Source	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
	1	2	3	4	5
A	Total Revenue Receipts (1+2+3)	47985.42	53009.58	70398.91	78509.70
1	Central Transfers (i+ii)	14375.52	18267.95	27727.18	31358.52
(i)	Share of Central Taxes	9599.70	10616.94	12008.95	13319.42
(ii)	Grants-in Aid from Centre	4775.82	7651.01	15718.23	18039.10
2	State 's own Tax Revenue(I to viii)	27746.68	30423.24	32669.77	37596.20
(i)	VAT (State Share)	17586.71	11160.30	6233.00	6353.00
(ii)	State GST	0.00	7901.14	13936.36	17109.56
(iii)	State Excise	4406.01	5135.68	5462.00	6201.00
(iv)	Stamps & Registrations	2043.61	2135.13	2300.00	2650.00
(v)	Taxes on Vehicles	1548.12	1911.20	2140.00	2460.00
(vi)	Taxes on Goods & Passengers	0.62	0.00	0.00	0.00
(vii)	Electricity Duty	1993.01	2053.07	2500.00	2711.11
(viii)	Land Revenue	67.82	91.34	98.41	111.53
(ix)	Other Taxes (Entertainment Tax, Luxury Tax etc.)	100.78	35.38	0.00	0.00
3	State 's own Non Tax Revenue(I to iv)	5863.22	4318.39	10001.96	9554.98
(i)	Punjab Roadways	213.89	158.69	170.00	200.00
(ii)	Misc. General Services	3028.08	1478.97	7222.65	6377.79
(iii)	Interest Receipts	1293.82	1404.94	1432.74	1433.40
(iv)	Other Non- tax Revenue	1327.43	1275.79	1176.57	1543.79

Source: Punjab Budget Documents

Table no. 1.2 State Budget-Expenditure on Revenue Account

(Rs. in Crores)

S.No.	Type of Expenditure	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
	1	2	3	4	5
B	Total Revenue Expenditure	55296.05	62464.85	82317.96	90196.96
(i)	Interest Payments	11641.76	15333.96	16311.54	17669.25
(ii)	Power	1615.11	1317.81	2345.33	2065.82
(iii)	Pension & other Retirement benefits	8773.44	10208.49	10254.05	10875.00
(iv)	Police	4741.72	5247.85	5720.01	6291.86
(v)	Public Works	429.05	421.06	474.71	433.13
(vi)	General Education	8479.50	9023.10	10664.44	11807.92
(vii)	Medical & Public Health	2670.95	2533.95	3042.10	3558.55
(viii)	Irrigation & Flood Control	1261.71	1183.19	1207.63	1315.61
(ix)	Agriculture and Allied Activities	5717.75	7487.13	14612.22	14475.76
(x)	Road Transport	300.37	277.06	324.35	331.40
(xi)	Grant-in-Aid and contributions	918.41	1301.20	3541.98	5233.25
(xii)	Industry and Minerals	62.62	56.97	1552.59	1728.25
(xiii)	Other Expenditure	8683.66	8073.08	12267.01	14411.16

Source: Punjab Budget Documents

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

Head	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
1	2	3	4	5
(1)Internal Dedt	53052.22	45539.11	52347.33	58975.00
(a)Market Loans(net)	13600.00	17470.00	22116.02	26475.00
(b)Loans from S.B.I and other Banks	0.00	0.00	0.00	0.00
(c) Loand from NABARD and others	10791.18	151.98	231.31	500.00
(d) Ways and Means of Advances from R.B.I	28661.04	27917.13	30000.00	32000.00
(e)Loans from Small Saving	0.00	0.00	0.00	0
(2)Loans from the Centre	654.94	460.31	1600.00	1000.00
(3)Recoveries of Loans and Advances	180.93	73.08	743.34	15685.18
(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)	1199.28	1097.27	1221.31	1245.82
(7)Group Insurance Fund (Net)	33.40	28.94	21.82	22.91
(8) Reserve fund (Net)	1158.32	650.10	684.56	858.96
(9) Deposits & Advances (Net)	115.89	179.44	127.69	127.69
(10) Suspense and Miscellaneous(net)	5046.23	172.60	0.00	0.00
(11) Remittances (Net)	0.13	12.20	0.00	0.00
(12)Appropriation to contingency Fund(Net)	0.00	0.00	0.00	0
Total Receipts on Capital Account (1 to12)	61441.34	48213.05	56746.05	77915.56

Source:Punjab Budget Documents

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

Heads	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
1	2	3	4	5
1)Capital Outlay (1 to 3)	4346.31	2352.08	4871.57	22842.06
(i)Capital Account of General Services	248.79	179.67	293.66	444.31
(ii)Capital Account of Social Services	1087.35	916.55	2434.09	3203.87
(iii)Capital Account of Economic Services	3010.17	1255.86	2143.82	19193.88
2) Discharge of Internal Debt	32115.45	34634.49	38247.27	44185.17
3) Repayment of Loans to Centre	327.84	335.09	376.05	454.74
4)Loans and Advances	41364.12	760.04	1602.64	813.73
Total Expenditure on Capital Account (I+II+III+IV)	78153.72	38081.70	45097.53	68295.70

Source:- Punjab Budget Documents

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

Heads	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
1	2	3	4	5
I.Revenue Account				
1.Receipts	47985.42	53009.58	70398.91	78509.70
2.Expenditure	55296.05	62464.85	82317.96	90196.96
Balance(1-2)	-7310.63	-9455.27	-11919.05	-11687.26
II. Capital Account				
1.Receipts	61441.33	47829.75	56490.68	77660.18
2.Expenditure	78153.71	38081.70	45097.53	68295.70
Balance(1-2)	-16712.38	9748.05	11393.15	9364.48
Over all Balance (I+II) Or Increase or Decrease in Cash Balance	-24023.01	292.78	-525.90	-2322.78
1.Opening Balance	-6265.20	-367.84	-74.95	-600.86
2.Closing Balance	-367.84	-74.95	-600.86	-2923.65

Source:- Punjab Budget Documents

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

Heads	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
1	2	3	4	5
I.Share of Central Taxes & Duties(1+2)	9599.73	10616.94	12008.95	13319.42
1.Taxes on Income	2142.05	2746.76	2910.18	3624.17
2.Union Excise Duties & others	7457.68	7870.18	9098.77	9695.25
II. Grants(1 to 4)	4775.83	7651.01	15718.23	18039.10
1.Non-Plan Grants	1600.09	0.00	0.00	0.00
2.State Plan Schemes	2276.74	0.00	0.00	0.00
3.Central Plan Schemes	52.79	0.00	0.00	0.00
4.Centrally sponsored Schemes	846.21	0.00	0.00	0.00
III.Loans Net a-(b+c)	169.85	-34.33	1074.89	348.07
a)Gross Loan (1 to 5)	654.94	460.31	1600.00	1000.00
1.Non-Plan	0.00	0.00	0.00	0.00
2.State Plan Schemes	654.94	460.31	1600.00	1000.00
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	327.84	335.09	376.05	454.74
c.Interest Payments	157.25	159.55	149.06	197.19
Total transfer of Resources (Net) (I to III)	14545.41	18233.62	28802.07	31706.59

Source: Punjab Budget Documents

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

(Rs. in Crores)

Item	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
1	2	3	4	5
1.Revenue from State Taxes	27746.68	30423.34	32741.77	37674.20
2. Gross State Domestic Product at current Prices	429666	470137	518291	577829
Ratio of (1) to (2) Percent)	6.46	6.47	6.32	6.52

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 2019-20(BE), Punjab own tax revenue is 0.37% 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 99.63 % 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	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	61291	48442	46869	111470
2	Bihar	104987	86517	110200	123800
3	Chhattisgarh	51296	45027	66000	70000
4	Delhi	201	151	1	1
5	Goa	3909	4202	3959	6017
6	Gujarat	250723	240569	312300	343200
7	Haryana	1609	1807	2000	2500
8	Jharkhand	30796	23002	52000	80000
9	Karnataka	111093	117452	122342	113626
10	Kerala	28571	35180	40016	45154
11	Madhya Pradesh	131974	147757	140000	210300
12	Maharashtra	411153	451533	370000	572000
13	Odisha	64017	73008	73600	76000
14	Punjab	6782	9134	17041	18953
15	Rajasthan	32188	36519	47317	43656
16	Tamil Nadu	16360	16068	35341	37108
17	Uttar Pradesh	81585	135561	85000	85600
18	West Bengal	308432	341085	375261	413392
	Special category				
19	Arunachal Pradesh	644	1332	1465	1612
20	Assam	41752	42629	56495	49443
21	Himachal Pradesh	764	1696	2120	2252
22	Jammu and Kashmir	1689	2908	960	960
23	Manipur	2568	2576	3942	4494
24	Meghalaya	501	560	607	667
25	Mizoram	2400	2407	2701	2770
26	Nagaland	3110	3578	3780	3831
27	Puduchery	102	108	262	262
28	Sikkim	1422	1548	1710	2360
29	Telangana	51600	52228	46959	72719
30	Tripura	5540	4675	5419	5621
31	Uttaranchal	18894	4316	4883	3481
	All States	1827953	1933575	2030550	2503249

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	6983236	7800316	9036733	10915648
2	Bihar	8157298	8735470	10607240	12168379
3	Chhattisgarh	3724140	4019921	4575549	5014700
4	Delhi	3113788	3571551	3839999	4249999
5	Goa	652126	723361	821767	903302
6	Gujarat	8077087	8992601	10371913	11437720
7	Haryana	4060707	4837883	5918060	6229664
8	Jharkhand	3213322	3326706	4583000	4905000
9	Karnataka	11060514	11770782	13050428	14041398
10	Kerala	5711569	6294088	7264269	8813067
11	Madhya Pradesh	8893801	9418635	10885789	12692155
12	Maharashtra	16621969	20063574	22728172	25173495
13	Odisha	5053372	5845579	6386771	7144659
14	Punjab	3727857	4094884	4458031	5080409
15	Rajasthan	7760564	8726823	10328619	11776787
16	Tamil Nadu	11031557	12067563	14046389	15842045
17	Uttar Pradesh	19457836	21697653	27498997	29218317
18	West Bengal	8700731	9863083	11404871	12380850
	Special category				
19	Arunachal Pradesh	909061	1004104	1162149	1299498
20	Assam	3185069	3509077	4315892	5187393
21	Himachal Pradesh	1137511	1189201	1225555	1529691
22	Jammu and Kashmir	1729084	2141898	2216537	2496774
23	Manipur	431813	491950	554643	635083
24	Meghalaya	509204	576763	676991	750550
25	Mizoram	321843	361889	384613	443118
26	Nagaland	351228	395563	446567	493433
27	Puduchery	240020	247147	273860	309538
28	Sikkim	270754	330751	345025	393114
29	Telangana	6276835	7241762	8374017	8831995
30	Tripura	527573	569735	719192	864874
31	Uttaranchal	1711993	1720668	2272638	2358730
	All States	153603462	171630981	200774276	223581385

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	7044527	7848758	9083602	11027118
2	Bihar	8262285	8821987	10717440	12292179
3	Chhattisgarh	3775436	4064948	4641549	5084700
4	Delhi	3113989	3571702	3840000	4250000
5	Goa	656035	727563	825726	909319
6	Gujarat	8327810	9233170	10684213	11780920
7	Haryana	4062316	4839690	5920060	6232164
8	Jharkhand	3244118	3349708	4635000	4985000
9	Karnataka	11171607	11888234	13172770	14155024
10	Kerala	5740140	6329268	7304285	8858221
11	Madhya Pradesh	9025775	9566392	11025789	12902455
12	Maharashtra	17033122	20515107	23098172	25745495
13	Odisha	5117389	5918587	6460371	7220659
14	Punjab	3734639	4104018	4475072	5099362
15	Rajasthan	7792752	8763342	10375936	11820443
16	Tamil Nadu	11047917	12083631	14081730	15879153
17	Uttar Pradesh	19539421	21833214	27583997	29303917
18	West Bengal	9009163	10204168	11780132	12794242
	Special category				
19	Arunachal Pradesh	909705	1005436	1163614	1301110
20	Assam	3226821	3551706	4372387	5236836
21	Himachal Pradesh	1138275	1190897	1227675	1531943
22	Jammu and Kashmir	1730773	2144806	2217497	2497734
23	Manipur	434381	494526	558585	639577
24	Meghalaya	509705	577323	677598	751217
25	Mizoram	324243	364296	387314	445888
26	Nagaland	354338	399141	450347	497264
27	Puduchery	240122	247255	274122	309800
28	Sikkim	272176	332299	346735	395474
29	Telangana	6328435	7293990	8420976	8904714
30	Tripura	533113	574410	724611	870495
31	Uttaranchal	1730887	1724984	2277521	2362211
	All States	155431415	173564556	202804826	226084634

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	118.65	93.27	89.75	212.31
2	Bihar	90.54	73.48	92.20	102.06
3	Chhattisgarh	183.49	158.88	229.77	240.48
4	Delhi	1.05	0.78	0.01	0.00
5	Goa	257.00	274.46	257.08	388.44
6	Gujarat	379.40	359.00	459.70	498.39
7	Haryana	5.78	6.39	6.98	8.60
8	Jharkhand	84.76	62.39	139.03	210.88
9	Karnataka	171.57	179.93	185.94	171.32
10	Kerala	82.19	100.68	113.92	127.89
11	Madhya Pradesh	165.07	182.21	170.25	252.24
12	Maharashtra	343.00	373.13	302.90	463.93
13	Odisha	147.81	167.87	168.53	173.31
14	Punjab	23.08	30.84	57.07	62.97
15	Rajasthan	42.78	47.89	61.24	55.77
16	Tamil Nadu	21.82	21.33	46.69	48.79
17	Uttar Pradesh	37.24	61.06	37.78	37.55
18	West Bengal	322.33	354.20	387.24	423.92
	Special category				
19	Arunachal Pradesh	43.69	89.46	97.41	106.12
20	Assam	124.47	125.68	164.74	142.62
21	Himachal Pradesh	10.60	23.38	29.04	30.65
22	Jammu and Kashmir	12.99	22.20	7.27	7.22
23	Manipur	84.42	83.83	127.04	143.40
24	Meghalaya	15.85	17.54	18.83	20.49
25	Mizoram	205.30	203.81	226.59	230.07
26	Nagaland	147.53	168.06	175.81	176.46
27	Poduchery	7.10	7.35	17.42	17.05
28	Sikkim	218.77	235.62	257.53	352.24
29	Telangana	140.55	141.28	126.17	194.06
30	Tripura	141.54	118.26	135.75	139.41
31	Uttaranchal	173.59	39.19	43.83	30.89
	All States	140.43	146.94	152.67	186.23

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	13518.99	15018.51	17304.79	20790.13
2	Bihar	7034.76	7419.35	8874.87	10031.47
3	Chhattisgarh	13321.43	14184.62	15929.36	17227.32
4	Delhi	16340.20	18376.90	19380.23	21046.89
5	Goa	42874.82	47247.62	53361.49	58315.17
6	Gujarat	12222.45	13419.79	15267.18	16609.63
7	Haryana	14574.88	17115.56	20640.56	21424.71
8	Jharkhand	8843.84	9023.04	12253.03	12929.33
9	Karnataka	17081.35	18032.60	19834.08	21171.55
10	Kerala	16430.97	18012.44	20681.19	24961.25
11	Madhya Pradesh	11124.48	11615.04	13237.90	15223.16
12	Maharashtra	13866.78	16579.96	18606.32	20417.29
13	Odisha	11668.18	13441.20	14624.74	16292.66
14	Punjab	12688.42	13825.19	14930.28	16879.00
15	Rajasthan	10313.32	11444.11	13367.96	15045.78
16	Tamil Nadu	14710.90	16017.05	18556.56	20831.37
17	Uttar Pradesh	8882.79	9773.06	12222.92	12818.26
18	West Bengal	9092.81	10242.36	11769.00	12696.22
	Special category				
19	Arunachal Pradesh	61673.07	67434.79	77270.55	85549.57
20	Assam	9495.48	10345.77	12585.34	14963.06
21	Himachal Pradesh	15785.61	16395.99	16788.42	20820.62
22	Jammu and Kashmir	13301.67	16349.12	16788.13	18765.68
23	Manipur	14195.04	16008.79	17874.41	20264.29
24	Meghalaya	16108.95	18069.02	20998.48	23051.29
25	Mizoram	27531.48	30642.59	32266.19	36803.82
26	Nagaland	16661.67	18579.76	20770.56	22728.37
27	Poduchery	16714.48	16812.72	18208.78	20139.10
28	Sikkim	41654.46	50342.62	51961.60	58673.73
29	Telangana	17096.57	19589.80	22498.70	23568.96
30	Tripura	13479.13	14412.72	18015.83	21450.25
31	Uttaranchal	15729.45	15623.97	20398.87	20929.28
	All States	11800.05	13043.24	15095.79	16633.68

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	13637.65	15111.78	17394.54	21002.43
2	Bihar	7125.30	7492.83	8967.07	10133.53
3	Chhattisgarh	13504.92	14343.50	16159.13	17467.79
4	Delhi	16341.25	18377.68	19380.24	21046.90
5	Goa	43131.82	47522.08	53618.57	58703.62
6	Gujarat	12601.86	13778.79	15726.88	17108.01
7	Haryana	14580.65	17121.95	20647.53	21433.31
8	Jharkhand	8928.60	9085.43	12392.05	13140.21
9	Karnataka	17252.91	18212.54	20020.02	21342.88
10	Kerala	16513.16	18113.12	20795.12	25089.14
11	Madhya Pradesh	11289.56	11797.25	13408.15	15475.39
12	Maharashtra	14209.78	16953.09	18909.21	20881.22
13	Odisha	11815.99	13609.08	14793.27	16465.97
14	Punjab	12711.50	13856.03	14987.35	16941.96
15	Rajasthan	10356.09	11492.00	13429.20	15101.56
16	Tamil Nadu	14732.72	16038.37	18603.25	20880.16
17	Uttar Pradesh	8920.03	9834.12	12260.70	12855.81
18	West Bengal	9415.14	10596.56	12156.25	13120.15
	Special category				
19	Arunachal Pradesh	61716.76	67524.24	77367.95	85655.69
20	Assam	9619.95	10471.45	12750.09	15105.68
21	Himachal Pradesh	15796.21	16419.37	16817.47	20851.27
22	Jammu and Kashmir	13314.66	16371.32	16795.40	18772.90
23	Manipur	14279.45	16092.61	18001.45	20407.69
24	Meghalaya	16124.80	18086.56	21017.31	23071.78
25	Mizoram	27736.78	30846.40	32492.79	37033.89
26	Nagaland	16809.20	18747.82	20946.37	22904.84
27	Poduchery	16721.59	16820.07	18226.20	20156.15
28	Sikkim	41873.23	50578.23	52219.13	59025.97
29	Telangana	17237.12	19731.08	22624.87	23763.01
30	Tripura	13620.67	14530.99	18151.58	21589.66
31	Uttaranchal	15903.04	15663.16	20442.70	20960.17
	All States	11940.47	13190.18	15248.46	16819.91

**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 2016-17(A)	Total Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Total Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19 (RE)	Total Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20(BE)	Total Tax Revenue 2019-20 (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	7044527	61291	0.87	7848758	48442	0.62	9083602	46869	0.52	11027118	111470	1.01
2	Bihar	8262285	104987	1.27	8821987	86517	0.98	10717440	110200	1.03	12292179	123800	1.01
3	Chhattisgarh	3775436	51296	1.36	4064948	45027	1.11	4641549	66000	1.42	5084700	70000	1.38
4	Delhi	3113989	201	0.01	3571702	151	0.00	3840000	1	0.00	4250000	1	0.00
5	Goa	656035	3909	0.60	727563	4202	0.58	825726	3959	0.48	909319	6017	0.66
6	Gujarat	8327810	250723	3.01	9233170	240569	2.61	10684213	312300	2.92	11780920	343200	2.91
7	Haryana	4062316	1609	0.04	4839690	1807	0.04	5920060	2000	0.03	6232164	2500	0.04
8	Jharkhand	3244118	30796	0.95	3349708	23002	0.69	4635000	52000	1.12	4985000	80000	1.60
9	Karnataka	11171607	111093	0.99	11888234	117452	0.99	13172770	122342	0.93	14155024	113626	0.80
10	Kerala	5740140	28571	0.50	6329268	35180	0.56	7304285	40016	0.55	8858221	45154	0.51
11	Madhya Pradesh	9025775	131974	1.46	9566392	147757	1.54	11025789	140000	1.27	12902455	210300	1.63
12	Maharashtra	17033122	411153	2.41	20515107	451533	2.20	23098172	370000	1.60	25745495	572000	2.22
13	Odisha	5117389	64017	1.25	5918587	73008	1.23	6460371	73600	1.14	7220659	76000	1.05
14	Punjab	3734639	6782	0.18	4104018	9134	0.22	4475072	17041	0.38	5099362	18953	0.37
15	Rajasthan	7792752	32188	0.41	8763342	36519	0.42	10375936	47317	0.46	11820443	43656	0.37

**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 2016-17(A)	Total Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Total Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19 (RE)	Total Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20(BE)	Total Tax Revenue 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	11047917	16360	0.15	12083631	16068	0.13	14081730	35341	0.25	15879153	37108	0.23
17	Uttar Pradesh	19539421	81585	0.42	21833214	135561	0.62	27583997	85000	0.31	29303917	85600	0.29
18	West Bengal	9009163	308432	3.42	10204168	341085	3.34	11780132	375261	3.19	12794242	413392	3.23
	Special Category										0	0	
19	Arunachal Pradesh	909705	644	0.07	1005436	1332	0.13	1163614	1465	0.13	1301110	1612	0.12
20	Assam	3226821	41752	1.29	3551706	42629	1.20	4372387	56495	1.29	5236836	49443	0.94
21	Himachal Pradesh	1138275	764	0.07	1190897	1696	0.14	1227675	2120	0.17	1531943	2252	0.15
22	Jammu and Kashmir	1730773	1689	0.10	2144806	2908	0.14	2217497	960	0.04	2497734	960	0.04
23	Manipur	434381	2568	0.59	494526	2576	0.52	558585	3942	0.71	639577	4494	0.70
24	Meghalaya	509705	501	0.10	577323	560	0.10	677598	607	0.09	751217	667	0.09
25	Mizoram	324243	2400	0.74	364296	2407	0.66	387314	2701	0.70	445888	2770	0.62
26	Nagaland	354338	3110	0.88	399141	3578	0.90	450347	3780	0.84	497264	3831	0.77
27	Puduchery	240122	102	0.04	247255	108	0.04	274122	262	0.10	309800	262	0.08
28	Sikkim	272176	1422	0.52	332299	1548	0.47	346735	1710	0.49	395474	2360	0.60
29	Telangana	6328435	51600	0.82	7293990	52228	0.72	8420976	46959	0.56	8904714	72719	0.82
30	Tripura	533113	5540	1.04	574410	4675	0.81	724611	5419	0.75	870495	5621	0.65
31	Uttaranchal	1730887	18894	1.09	1724984	4316	0.25	2277521	4883	0.21	2362211	3481	0.15
	Total	155431415	1827953	1.18	173564556	1933575	1.11	202804826	2030550	1.00	226084634	2503249	1.11

**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 2016-17(A)	Total Non Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Total Non Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19(RE)	Total Non Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20 (BE)	Total Non Tax Revenue 2019-20 (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	7044527	6983236	99.13	7848758	7800316	99.38	9083602	9036733	99.48	11027118	10915648	98.99
2	Bihar	8262285	8157298	98.73	8821987	8735470	99.02	10717440	10607240	98.97	12292179	12168379	98.99
3	Chhattisgarh	3775436	3724140	98.64	4064948	4019921	98.89	4641549	4575549	98.58	5084700	5014700	98.62
4	Delhi	3113989	3113788	99.99	3571702	3571551	100.00	3840000	3839999	100.00	4250000	4249999	100.00
5	Goa	656035	652126	99.40	727563	723361	99.42	825726	821767	99.52	909319	903302	99.34
6	Gujarat	8327810	8077087	96.99	9233170	8992601	97.39	10684213	10371913	97.08	11780920	11437720	97.09
7	Haryana	4062316	4060707	99.96	4839690	4837883	99.96	5920060	5918060	99.97	6232164	6229664	99.96
8	Jharkhand	3244118	3213322	99.05	3349708	3326706	99.31	4635000	4583000	98.88	4985000	4905000	98.40
9	Karnataka	11171607	11060514	99.01	11888234	11770782	99.01	13172770	13050428	99.07	14155024	14041398	99.20
10	Kerala	5740140	5711569	99.50	6329268	6294088	99.44	7304285	7264269	99.45	8858221	8813067	99.49
11	Madhya Pradesh	9025775	8893801	98.54	9566392	9418635	98.46	11025789	10885789	98.73	12902455	12692155	98.37
12	Maharashtra	17033122	16621969	97.59	20515107	20063574	97.80	23098172	22728172	98.40	25745495	25173495	97.78
13	Odisha	5117389	5053372	98.75	5918587	5845579	98.77	6460371	6386771	98.86	7220659	7144659	98.95
14	Punjab	3734639	3727857	99.82	4104018	4094884	99.78	4475072	4458031	99.62	5099362	5080409	99.63
15	Rajasthan	7792752	7760564	99.59	8763342	8726823	99.58	10375936	10328619	99.54	11820443	11776787	99.63

**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 2016-17(A)	Total Non Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Total Non Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19(RE)	Total Non Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20 (BE)	Total Non Tax Revenue 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	11047917	11031557	99.85	12083631	12067563	99.87	14081730	14046389	99.75	15879153	15842045	99.77
17	Uttar Pradesh	19539421	19457836	99.58	21833214	21697653	99.38	27583997	27498997	99.69	29303917	29218317	99.71
18	West Bengal	9009163	8700731	96.58	10204168	9863083	96.66	11780132	11404871	96.81	12794242	12380850	96.77
	Special Category												
19	Arunachal Pradesh	909705	909061	99.93	1005436	1004104	99.87	1163614	1162149	99.87	1301110	1299498	99.88
20	Assam	3226821	3185069	98.71	3551706	3509077	98.80	4372387	4315892	98.71	5236836	5187393	99.06
21	Himachal Pradesh	1138275	1137511	99.93	1190897	1189201	99.86	1227675	1225555	99.83	1531943	1529691	99.85
22	Jammu and Kashmir	1730773	1729084	99.90	2144806	2141898	99.86	2217497	2216537	99.96	2497734	2496774	99.96
23	Manipur	434381	431813	99.41	494526	491950	99.48	558585	554643	99.29	639577	635083	99.30
24	Meghalaya	509705	509204	99.90	577323	576763	99.90	677598	676991	99.91	751217	750550	99.91
25	Mizoram	324243	321843	99.26	364296	361889	99.34	387314	384613	99.30	445888	443118	99.38
26	Nagaland	354338	351228	99.12	399141	395563	99.10	450347	446567	99.16	497264	493433	99.23
27	Puduchery	240122	240020	99.96	247255	247147	99.96	274122	273860	99.90	309800	309538	99.92
28	Sikkim	272176	270754	99.48	332299	330751	99.53	346735	345025	99.51	395474	393114	99.40
29	Telangana	6328435	6276835	99.18	7293990	7241762	99.28	8420976	8374017	99.44	8904714	8831995	99.18
30	Tripura	533113	527573	98.96	574410	569735	99.19	724611	719192	99.25	870495	864874	99.35
31	Uttaranchal	1730887	1711993	98.91	1724984	1720668	99.75	2277521	2272638	99.79	2362211	2358730	99.85
	Total	155431415	153603462	98.82	173564556	171630981	98.89	202804826	200774276	99.00	226084634	223581385	98.89

**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 2016-17(A)	Land Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Land Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19 (RE)	Land Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20 (BE)	Land Tax Revenue 2019-20 (BE)	% of col. 12/11
0	1	5	6	4	5	6	7	8	9	10	11	12	13
	Non Special category												
1	Andhra Pradesh	7044527	16688	0.24	7848758	10734	0.14	9083602	5724	0.06	11027118	30000	0.27
2	Bihar	8262285	97112	1.18	8821987	77865	0.88	10717440	100000	0.93	12292179	110000	0.89
3	Chhattisgarh	3775436	50366	1.33	4064948	44641	1.10	4641549	66000	1.42	5084700	70000	1.38
4	Delhi	3113989	0	0.00	3571702	151	0.00	3840000	1	0.00	4250000	1	0.00
5	Goa	656035	3909	0.60	727563	4202	0.58	825726	3959	0.48	909319	6017	0.66
6	Gujarat	8327810	199852	2.40	9233170	185904	2.01	10684213	250000	2.34	11780920	275000	2.33
7	Haryana	4062316	1609	0.04	4839690	1807	0.04	5920060	2000	0.03	6232164	2500	0.04
8	Jharkhand	3244118	24026	0.74	3349708	15601	0.47	4635000	40000	0.86	4985000	65000	1.30
9	Karnataka	11171607	20885	0.19	11888234	19542	0.16	13172770	28542	0.22	14155024	23626	0.17
10	Kerala	5740140	12415	0.22	6329268	16216	0.26	7304285	19179	0.26	8858221	22129	0.25
11	Madhya Pradesh	9025775	40665	0.45	9566392	49099	0.51	11025789	50000	0.45	12902455	100000	0.78
12	Maharashtra	17033122	179939	1.06	20515107	230986	1.13	23098172	150000	0.65	25745495	352000	1.37
13	Odisha	5117389	46000	0.90	5918587	54227	0.92	6460371	53600	0.83	7220659	55000	0.76
14	Punjab	3734639	6782	0.18	4104018	9134	0.22	4475072	9841	0.22	5099362	11153	0.22
15	Rajasthan	7792752	31469	0.40	8763342	36386	0.42	10375936	46317	0.45	11820443	42656	0.36

**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 2016-17(A)	Land Tax Revenue 2016-17(A)	% of col. 3/2	Total Revenue 2017-18(A)	Land Tax Revenue 2017-18(A)	% of col. 6/5	Total Revenue 2018-19 (RE)	Land Tax Revenue 2018-19 (RE)	% of col. 9/8	Total Revenue 2019-20 (BE)	Land Tax Revenue 2019-20 (BE)	% of col. 12/11
0	1	5	6	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	11047917	15340	0.14	12083631	15230	0.13	14081730	34026	0.24	15879153	35729	0.23
17	Uttar pradesh	19539421	76005	0.39	21833214	133646	0.61	27583997	85000	0.31	29303917	85600	0.29
18	West Bengal	9009163	256866	2.85	10204168	287451	2.82	11780132	319719	2.71	12794242	354888	2.77
	Special Category												
19	Arunachal Pradesh	909705	644	0.07	1005436	1332	0.13	1163614	1465	0.13	1301110	1612	0.12
20	Assam	3226821	21002	0.65	3551706	21939	0.62	4372387	32212	0.74	5236836	25330	0.48
21	Himachal Pradesh	1138275	764	0.07	1190897	1696	0.14	1227675	2120	0.17	1531943	2252	0.15
22	Jammu and Kashmir	1730773	1686	0.10	2144806	2908	0.14	2217497	960	0.04	2497734	960	0.04
23	Manipur	434381	191	0.04	494526	144	0.03	558585	237	0.04	639577	270	0.04
24	Meghalaya	509705	127	0.02	577323	208	0.04	677598	154	0.02	751217	169	0.02
25	Mizoram	324243	858	0.26	364296	829	0.23	387314	1081	0.28	445888	1100	0.25
26	Nagaland	354338	82	0.02	399141	90	0.02	450347	74	0.02	497264	81	0.02
27	Puducherry	240122	0	0.00	247255	108	0.04	274122	262	0.10	309800	262	0.08
28	Sikkim	272176	640	0.24	332299	744	0.22	346735	710	0.20	395474	860	0.22
29	Telangana	6328435	670	0.01	7293990	412	0.01	8420976	131	0.00	8904714	539	0.01
30	Tripura	533113	1332	0.25	574410	446	0.08	724611	1000	0.14	870495	1000	0.11
31	Uttaranchal	1730887	15951	0.92	1724984	2409	0.14	2277521	4783	0.21	2362211	3471	0.15
	Total	155431415	1123875	0.72	173564556	1226087	0.71	202804826	1309097	0.65	226084634	1679205	0.74

Source: State Finances A Study of Budget of 2019-20
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. 4421022 lakh (52.03%) in 2019-20(BE), 4128288 lakh (52.40%) in 2018-19(RE) and Rs. 2666414 lakh (43.59%) in 2017-18(A) as compared to all India. Development Revenue Expenditure in order of Rs. 199584878 lakh (65.42%) in 2019-20 (BE) & 184218427 lakh (65.97%) in 2018-19(RE) & 146595341 lakh (64.53%) in 2017-18(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 4075349 lakh (47.96%) in 2019-20 (BE) & 3749310 lakh (47.59%) in 2018-19(RE) & 3449951 lakh (56.40%) in 2017-18(A) as against all over India was 105485235 lakh (34.58%) in 2019-20(BE), 95025472 lakh (34.03%) in 2018-19(RE) & 80574613 lakh 35.47%) in 2017-18(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. 22,39,775 (98.05%) in 2019-20(BE), 4,57,791 (93.97%) in 2018-19(RE) and 2,17,241 lakh (92.36%) in 2017-18(A) while all the States was in order of 53954979 (92.81%) in 2019-20(BE), 5119017 lakh (94.03%) in 2018-19(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. 44431 lakh (1.94%) in 2019-20(BE), 29366 lakh (6.03%) in 2018-19(RE) and 17967 lakh (7.64%) in 2017-18 (A) while all states were in order of Rs. 4180014 lakh (7.19%) in 2019-20(BE), 3244000 lakh (5.97%) in 2018-19(RE) and 1914370 lakh (4.86%) in 2017-18(A).

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	8329881	8205302	8652831	13663486
2	Bihar	6415388	6924540	10790552	10907823
3	Chhattisgarh	3551782	4199468	6342575	6045144
4	Delhi	0	2546412	2923469	3299878
5	Goa	599347	702314	820799	888784
6	Gujarat	6767453	7618402	9178775	9589775
7	Haryana	4634870	4616816	5539374	5888454
8	Jharkhand	3206213	3439208	4394996	4750579
9	Karnataka	9497061	10150813	11528009	12425722
10	Kerala	4442007	4722735	5283149	5734442
11	Madhya Pradesh	8482716	9108076	10470579	12594970
12	Maharashtra	13412453	14724333	19253940	20514549
13	Odisha	4731369	5031373	6433138	7709756
14	Punjab	2588971	2666414	4128288	4421022
15	Rajasthan	8793682	10239105	11799212	13273930
16	Tamil Nadu	8927699	9595254	11107293	11256802
17	Uttar pradesh	13769529	14888644	18357550	19978435
18	West Bengal	8322243	8817280	10279362	10351834
	Special category				
19	Arunachal Pradesh	662678	741571	956873	920358
20	Assam	3158717	3329809	5605804	5266445
21	Himachal Pradesh	1560624	1603332	2061661	2172693
22	Jammu and Kashmir	2470152	2402828	3516423	3386636
23	Manipur	439973	507303	721055	735704
24	Meghalaya	585638	559581	848964	947712
25	Mizoram	413329	464162	533830	535694
26	Nagaland	476762	587194	623143	720544
27	Poduchery	0	392839	452397	480056
28	Sikkim	231168	256040	372456	420467
29	Telangana	5623537	5445951	8676128	7789248
30	Tripura	508102	587677	731082	814203
31	Uttaranchal	1443123	1520565	1834720	2099733
	Total	134046467	146595341	184218427	199584878

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	3278614	3907472	3976961	4380608
2	Bihar	3060699	3337430	4078473	4614639
3	Chhattisgarh	1149623	1287041	1579378	1752277
4	Delhi	0	719596	829423	784352
5	Goa	287250	351975	352805	425084
6	Gujarat	3580435	4140158	4699753	5551531
7	Haryana	2163079	2669867	2971535	3535737
8	Jharkhand	1302376	1655833	1856330	1829706
9	Karnataka	3126455	3448444	4451107	5049161
10	Kerala	4119533	4552377	5273312	5683216
11	Madhya Pradesh	2790311	3210008	3891095	4519201
12	Maharashtra	7160942	7853478	8825873	10704262
13	Odisha	1671444	2026092	2562666	3020002
14	Punjab	2848793	3449951	3749310	4075349
15	Rajasthan	3920326	4345035	5501666	5828009
16	Tamil Nadu	5145270	6045069	7291872	8092690
17	Uttar pradesh	8825482	10578167	13701104	14967267
18	West Bengal	5013068	5241618	5684711	6028609
	Special category				
19	Arunachal Pradesh	276776	348476	391472	420320
20	Assam	1712319	2205780	2549808	2659173
21	Himachal Pradesh	972795	1100954	1278218	1435128
22	Jammu and Kashmir	1511066	1688821	2305104	2382253
23	Manipur	342118	366688	431297	484940
24	Meghalaya	248016	282687	354666	422236
25	Mizoram	209705	223914	280422	304658
26	Nagaland	389645	431940	521771	546079
27	Poduchery	0	187425	224531	250444
28	Sikkim	142079	152812	208288	282590
29	Telangana	2512499	3087221	3223249	3315326
30	Tripura	346873	437434	525031	565130
31	Uttaranchal	993409	1240850	1454241	1575258
	Total	69101000	80574613	95025472	105485235

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	11608495	12112774	12629792	18044094
2	Bihar	9476087	10261970	14869025	15522462
3	Chhattisgarh	4701405	5486509	7921953	7797421
4	Delhi	0	3266008	3752892	4084230
5	Goa	886597	1054289	1173604	1313868
6	Gujarat	10347888	11758560	13878528	15141306
7	Haryana	6797949	7286683	8510909	9424191
8	Jharkhand	4508589	5095041	6251326	6580285
9	Karnataka	12623516	13599257	15979116	17474883
10	Kerala	8561540	9275112	10556461	11417658
11	Madhya Pradesh	11273027	12318084	14361674	17114171
12	Maharashtra	20573395	22577811	28079813	31218811
13	Odisha	6402813	7057465	8995804	10729758
14	Punjab	5437764	6116365	7877598	8496371
15	Rajasthan	12714008	14584140	17300878	19101939
16	Tamil Nadu	14072969	15640323	18399165	19349492
17	Uttar pradesh	22595011	25466811	32058654	34945702
18	West Bengal	13335311	14058898	15964073	16380443
	Special category				
19	Arunachal Pradesh	939454	1090047	1348345	1340678
20	Assam	4871036	5535589	8155612	7925618
21	Himachal Pradesh	2533419	2704286	3339879	3607821
22	Jammu and Kashmir	3981218	4091649	5821527	5768889
23	Manipur	782091	873991	1152352	1220644
24	Meghalaya	833654	842268	1203630	1369948
25	Mizoram	623034	688076	814252	840352
26	Nagaland	866407	1019134	1144914	1266623
27	Poduchery	0	580264	676928	730500
28	Sikkim	373247	408852	580744	703057
29	Telangana	8136036	8533172	11899377	11104574
30	Tripura	854975	1025111	1256113	1379333
31	Uttaranchal	2436532	2761415	3288961	3674991
	Total	203147467	227169954	279243899	305070113

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2016-17(A)	Total Dev.Expenditure 2016-17(A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18(A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20(BE)	Total Dev. Expenditure 2019-20 (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	11608495	8329881	71.76	12112774	8205302	67.74	12629792	8652831	68.51	18044094	13663486	75.72
2	Bihar	9476087	6415388	67.70	10261970	6924540	67.48	14869025	10790552	72.57	15522462	10907823	70.27
3	Chhattisgarh	4701405	3551782	75.55	5486509	4199468	76.54	7921953	6342575	80.06	7797421	6045144	77.53
4	Delhi	0	0	0.00	3266008	2546412	77.97	3752892	2923469	77.90	4084230	3299878	80.80
5	Goa	886597	599347	67.60	1054289	702314	66.61	1173604	820799	69.94	1313868	888784	67.65
6	Gujarat	10347888	6767453	65.40	11758560	7618402	64.79	13878528	9178775	66.14	15141306	9589775	63.34
7	Haryana	6797949	4634870	68.18	7286683	4616816	63.36	8510909	5539374	65.09	9424191	5888454	62.48
8	Jharkhand	4508589	3206213	71.11	5095041	3439208	67.50	6251326	4394996	70.31	6580285	4750579	72.19
9	Karnataka	12623516	9497061	75.23	13599257	10150813	74.64	15979116	11528009	72.14	17474883	12425722	71.11
10	Kerala	8561540	4442007	51.88	9275112	4722735	50.92	10556461	5283149	50.05	11417658	5734442	50.22
11	Madhya Pradesh	11273027	8482716	75.25	12318084	9108076	73.94	14361674	10470579	72.91	17114171	12594970	73.59
12	Maharashtra	20573395	13412453	65.19	22577811	14724333	65.22	28079813	19253940	68.57	31218811	20514549	65.71
13	Odisha	6402813	4731369	73.90	7057465	5031373	71.29	8995804	6433138	71.51	10729758	7709756	71.85
14	Punjab	5437764	2588971	47.61	6116365	2666414	43.59	7877598	4128288	52.41	8496371	4421022	52.03
15	Rajasthan	12714008	8793682	69.17	14584140	10239105	70.21	17300878	11799212	68.20	19101939	13273930	69.49

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2016-17(A)	Total Dev.Expenditure 2016-17(A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18(A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20(BE)	Total Dev. Expenditure 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	14072969	8927699	63.44	15640323	9595254	61.35	18399165	11107293	60.37	19349492	11256802	58.18
17	Uttar pradesh	22595011	13769529	60.94	25466811	14888644	58.46	32058654	18357550	57.26	34945702	19978435	57.17
18	West Bengal	13335311	8322243	62.41	14058898	8817280	62.72	15964073	10279362	64.39	16380443	10351834	63.20
	Special Category												
19	Arunachal Pradesh	939454	662678	70.54	1090047	741571	68.03	1348345	956873	70.97	1340678	920358	68.65
20	Assam	4871036	3158717	64.85	5535589	3329809	60.15	8155612	5605804	68.74	7925618	5266445	66.45
21	Himachal Pradesh	2533419	1560624	61.60	2704286	1603332	59.29	3339879	2061661	61.73	3607821	2172693	60.22
22	Jammu and Kashmir	3981218	2470152	62.05	4091649	2402828	58.73	5821527	3516423	60.40	5768889	3386636	58.71
23	Manipur	782091	439973	56.26	873991	507303	58.04	1152352	721055	62.57	1220644	735704	60.27
24	Meghalaya	833654	585638	70.25	842268	559581	66.44	1203630	848964	70.53	1369948	947712	69.18
25	Mizoram	623034	413329	66.34	688076	464162	67.46	814252	533830	65.56	840352	535694	63.75
26	Nagaland	866407	476762	55.03	1019134	587194	57.62	1144914	623143	54.43	1266623	720544	56.89
27	Poduchery	0	0	0.00	580264	392839	67.70	676928	452397	66.83	730500	480056	65.72
28	Sikkim	373247	231168	61.93	408852	256040	62.62	580744	372456	64.13	703057	420467	59.81
29	Telangana	8136036	5623537	0.00	8533172	5445951	63.82	11899377	8676128	72.91	11104574	7789248	70.14
30	Tripura	854975	508102	59.43	1025111	587677	57.33	1256113	731082	58.20	1379333	814203	59.03
31	Uttaranchal	2436532	1443123	59.23	2761415	1520565	55.06	3288961	1834720	55.78	3674991	2099733	57.14
	All States	203147467	134046467	65.99	227169954	146595341	64.53	279243899	184218427	65.97	305070113	199584878	65.42

Source: State Finances A Study of Budget of 2019-20
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 2016-17(A)	Total Dev.Expenditure 2016-17(A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18(A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20(BE)	Total Dev. Expenditure 2019-20 (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	11608495	3278614	28.24	12112774	3907472	32.26	12629792	3976961	31.49	18044094	4380608	24.28
2	Bihar	9476087	3060699	32.30	10261970	3337430	32.52	14869025	4078473	27.43	15522462	4614639	29.73
3	Chhattisgarh	4701405	1149623	24.45	5486509	1287041	23.46	7921953	1579378	19.94	7797421	1752277	22.47
4	Delhi	0	0	0.00	3266008	719596	22.03	3752892	829423	22.10	4084230	784352	19.20
5	Goa	886597	287250	32.40	1054289	351975	33.39	1173604	352805	30.06	1313868	425084	32.35
6	Gujarat	10347888	3580435	34.60	11758560	4140158	35.21	13878528	4699753	33.86	15141306	5551531	36.66
7	Haryana	6797949	2163079	31.82	7286683	2669867	36.64	8510909	2971535	34.91	9424191	3535737	37.52
8	Jharkhand	4508589	1302376	28.89	5095041	1655833	32.50	6251326	1856330	29.69	6580285	1829706	27.81
9	Karnataka	12623516	3126455	24.77	13599257	3448444	25.36	15979116	4451107	27.86	17474883	5049161	28.89
10	Kerala	8561540	4119533	48.12	9275112	4552377	49.08	10556461	5273312	49.95	11417658	5683216	49.78
11	Madhya Pradesh	11273027	2790311	24.75	12318084	3210008	26.06	14361674	3891095	27.09	17114171	4519201	26.41
12	Maharashtra	20573395	7160942	34.81	22577811	7853478	34.78	28079813	8825873	31.43	31218811	10704262	34.29
13	Odisha	6402813	1671444	26.10	7057465	2026092	28.71	8995804	2562666	28.49	10729758	3020002	28.15
14	Punjab	5437764	2848793	52.39	6116365	3449951	56.41	7877598	3749310	47.59	8496371	4075349	47.97
15	Rajasthan	12714008	3920326	30.83	14584140	4345035	29.79	17300878	5501666	31.80	19101939	5828009	30.51
							28						

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 2016-17(A)	Total Dev.Expenditure 2016-17(A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18(A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20(BE)	Total Dev. Expenditure 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	14072969	5145270	36.56	15640323	6045069	38.65	18399165	7291872	39.63	19349492	8092690	41.82
17	Uttar pradesh	22595011	8825482	39.06	25466811	10578167	41.54	32058654	13701104	42.74	34945702	14967267	42.83
18	West Bengal	13335311	5013068	37.59	14058898	5241618	37.28	15964073	5684711	35.61	16380443	6028609	36.80
	Special Category												
19	Arunachal Pradesh	939454	276776	29.46	1090047	348476	31.97	1348345	391472	29.03	1340678	420320	31.35
20	Assam	4871036	1712319	35.15	5535589	2205780	39.85	8155612	2549808	31.26	7925618	2659173	33.55
21	Himachal Pradesh	2533419	972795	38.40	2704286	1100954	40.71	3339879	1278218	38.27	3607821	1435128	39.78
22	Jammu and Kashmir	3981218	1511066	37.95	4091649	1688821	41.27	5821527	2305104	39.60	5768889	2382253	41.29
23	Manipur	782091	342118	43.74	873991	366688	41.96	1152352	431297	37.43	1220644	484940	39.73
24	Meghalaya	833654	248016	29.75	842268	282687	33.56	1203630	354666	29.47	1369948	422236	30.82
25	Mizoram	623034	209705	33.66	688076	223914	32.54	814252	280422	34.44	840352	304658	36.25
26	Nagaland	866407	389645	44.97	1019134	431940	42.38	1144914	521771	45.57	1266623	546079	43.11
27	Poduchery	0	0	0.00	580264	187425	32.30	676928	224531	33.17	730500	250444	34.28
28	Sikkim	373247	142079	38.07	408852	152812	37.38	580744	208288	35.87	703057	282590	40.19
29	Telangana	8136036	2512499	30.88	8533172	3087221	36.18	11899377	3223249	27.09	11104574	3315326	29.86
30	Tripura	854975	346873	40.57	1025111	437434	42.67	1256113	525031	41.80	1379333	565130	40.97
31	Uttaranchal	2436532	993409	40.77	2761415	1240850	44.94	3288961	1454241	44.22	3674991	1575258	42.86
	All States	203147467	69101000	34.02	227169954	80574613	35.47	279243899	95025472	34.03	305070113	105485235	34.58

Source: State Finances A Study of Budget of 2019-20
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Table no. 3.6 Capital Receipt of the States-Capital Account**(Rs. in Lakhs)**

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	41801519	47479279	47704093	16283273
2	Bihar	47597129	45830521	5189208	6018212
3	Chhattisgarh	13689015	19577897	15719446	16474102
4	Delhi	0	259676	685000	553600
5	Goa	1737982	2221730	1877744	2299567
6	Gujarat	39869292	52808912	16796450	17998935
7	Haryana	15897642	14142179	17082777	19180166
8	Jharkhand	9454077	21429161	24408744	23007426
9	Karnataka	69977368	78917882	56132843	57174595
10	Kerala	27237393	29938836	29384001	32363710
11	Madhya Pradesh	53911507	65669735	60622914	67259817
12	Maharashtra	61069562	74185515	71340314	74051486
13	Odisha	22116687	37860913	26358681	41615027
14	Punjab	14835754	10155685	8882319	11007963
15	Rajasthan	35186566	37618896	42792874	41972430
16	Tamil Nadu	59217499	61578421	60125140	52554692
17	Uttar pradesh	116576954	149431040	50220311	52768399
18	West Bengal	66115710	76888413	92435205	67956763
	Special category				
19	Arunachal Pradesh	4311827	5892065	17023162	17864829
20	Assam	23483536	18404829	19975862	21183314
21	Himachal Pradesh	4732942	6258443	1249831	1166016
22	Jammu and Kashmir	5675066	9626028	3579399	3477235
23	Manipur	1058980	7601829	1755219	1693745
24	Meghalaya	2791274	3685333	3076713	4515883
25	Mizoram	1881473	307036	1212649	1090982
26	Nagaland	1313144	1436256	1214075	1359178
27	Poduchery	0	177968	3108875	33263640
28	Sikkim	965119	1238024	936130	664709
29	Telangana	42249414	19381447	10977303	10782881
30	Tripura	3514056	3404803	3385218	3458105
31	Uttaranchal	5714060	6552049	1490451	3393062
	Total	793982547	909960801	696742951	704453742

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

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	40063819	45926498	46438811	16105421
2	Bihar	48680075	47319621	7181158	8169910
3	Chhattisgarh	14149369	19889911	15683453	16525985
4	Delhi	0	717283	1030612	1521869
5	Goa	1804255	2260795	2227228	2650185
6	Gujarat	40451310	53320844	16796899	18257820
7	Haryana	14190967	13177561	16215926	17963096
8	Jharkhand	9521661	21558930	24955106	23701424
9	Karnataka	70089177	79307242	56241978	57251698
10	Kerala	25689766	28245654	28124961	31489196
11	Madhya Pradesh	54394697	66196731	60456067	67305201
12	Maharashtra	60208863	74459505	69918580	72106251
13	Odisha	23077408	39173774	27414176	42267836
14	Punjab	13514955	9180868	7743004	10071515
15	Rajasthan	33424296	35764783	40309249	39264693
16	Tamil Nadu	57946190	59396596	58182597	51124843
17	Uttar pradesh	118592375	150531647	55139879	55497797
18	West Bengal	64526203	85911352	91681235	97957164
	Special category				
19	Arunachal Pradesh	4423952	6148200	18074712	19018270
20	Assam	23409718	18234639	20958894	21463207
21	Himachal Pradesh	4835205	6299574	1351966	1160138
22	Jammu and Kashmir	5897213	6372968	5263586	5018116
23	Manipur	1168405	1691743	1984485	1871956
24	Meghalaya	2847300	3763899	3140159	4600452
25	Mizoram	2011253	451472	1365868	1243179
26	Nagaland	1384957	1507833	1432237	1404945
27	Poduchery	0	174970	3097827	3245506
28	Sikkim	1057605	1295619	1025705	691544
29	Telangana	42405268	19702856	10946134	10982041
30	Tripura	3623430	3346583	3568401	3561819
31	Uttaranchal	5560426	6352903	1567195	3403787
	Total	788950118	907682854	699518088	706896864

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	1488560	1320767	2012316	2650382
2	Bihar	2511805	2614234	2995047	3194604
3	Chhattisgarh	928297	969763	1189821	1165246
4	Delhi	0	301464	390480	914288
5	Goa	143516	168536	344429	393059
6	Gujarat	2173250	2544269	3035100	3166236
7	Haryana	646372	1305701	1476652	1478785
8	Jharkhand	1018821	1114559	1210149	1264104
9	Karnataka	2709004	2968931	3505246	3908926
10	Kerala	991509	848086	956268	1597379
11	Madhya Pradesh	2659047	3017064	2623360	3213909
12	Maharashtra	2400103	2579439	3891569	3840234
13	Odisha	1809678	2064398	2285680	2365339
14	Punjab	409751	217241	457791	2239775
15	Rajasthan	1654320	2009614	2036996	1867920
16	Tamil Nadu	1995865	1935587	2517800	2984281
17	Uttar pradesh	6406182	3631219	8284720	7246618
18	West Bengal	1048277	1836521	2318667	2536476
	Special category				
19	Arunachal Pradesh	143093	264318	642887	418835
20	Assam	530247	374221	1799488	1431102
21	Himachal Pradesh	329067	356389	466369	439867
22	Jammu and Kashmir	751681	954986	2441151	2392658
23	Manipur	139757	132181	290153	211820
24	Meghalaya	120680	93368	144165	161039
25	Mizoram	86223	547600	199460	54321
26	Nagaland	94354	100775	144456	101965
27	Poduchery	0	30625	41069	48002
28	Sikkim	64910	135702	163380	105267
29	Telangana	3280314	2333704	2508643	1710777
30	Tripura	308908	165438	286610	272277
31	Uttaranchal	488182	510996	459095	579488
	Total	37331773	37447696	51119017	53954979

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	29517	28304	27499	578957
2	Bihar	209035	276461	394623	464658
3	Chhattisgarh	18754	30333	38981	45716
4	Delhi		22828	27219	50430
5	Goa	20357	40871	74427	93502
6	Gujarat	62289	87051	106624	114421
7	Haryana	39937	48090	119713	147181
8	Jharkhand	58961	80711	96681	123532
9	Karnataka	106039	97745	86847	99087
10	Kerala	21086	26801	24803	29559
11	Madhya Pradesh	69784	74258	101014	135064
12	Maharashtra	154823	104780	265701	232994
13	Odisha	37429	46457	79844	81980
14	Punjab	24879	17967	29366	44431
15	Rajasthan	43652	52714	69163	79314
16	Tamil Nadu	75083	84733	101398	140840
17	Uttar pradesh	572730	277578	568094	517494
18	West Bengal	85366	100287	122578	130185
	Special category				
19	Arunachal Pradesh	11309	54492	86029	381837
20	Assam	19960	35063	160977	90818
21	Himachal Pradesh	20837	19178	22959	18123
22	Jammu and Kashmir	76871	80302	253936	266745
23	Manipur	9600	10649	18661	14846
24	Meghalaya	8300	4976	11965	11991
25	Mizoram	4918	12034	21849	137165
26	Nagaland	13093	26710	41619	33946
27	Poduchery		8814	3544	4206
28	Sikkim	7118	14976	12532	5704
29	Telangana	56743	56498	180210	16689
30	Tripura	21365	12268	20620	10880
31	Uttaranchal	7239	80441	74524	77719
	Total	1887074	1914370	3244000	4180014

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

(Rs. in Lakhs)

S.No.	States	2016-17(A)	2017-18(A)	2018-19(RE)	2019-20(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	1518077	1349071	2039815	3229339
2	Bihar	2720840	2890695	3389670	3659262
3	Chhattisgarh	947051	1000096	1228802	1210962
4	Delhi	0	324992	417699	964718
5	Goa	163873	209407	418856	486561
6	Gujarat	2235539	2631320	3141724	3280657
7	Haryana	686309	1353791	1596365	1625966
8	Jharkhand	1077782	1195270	1306830	1387636
9	Karnataka	2815043	3066676	3592093	4008013
10	Kerala	1012595	874887	981071	1626938
11	Madhya Pradesh	2728831	3091322	2724374	3348973
12	Maharashtra	2554926	2684219	3918270	4073228
13	Odisha	1847107	2110855	2365524	2447319
14	Punjab	434630	235208	487157	2284206
15	Rajasthan	1697972	2062328	2106159	1947234
16	Tamil Nadu	2070948	2020320	2619198	3125121
17	Uttar pradesh	6978912	3908797	8852814	7764112
18	West Bengal	1133643	1936808	2441245	2666661
	Special category				
19	Arunachal Pradesh	154402	318110	728916	800672
20	Assam	550207	409284	1960465	1521920
21	Himachal Pradesh	349904	375567	489328	457990
22	Jammu and Kashmir	828552	1035288	2695087	2659403
23	Manipur	149357	142830	547814	226666
24	Meghalaya	128980	98344	156130	173030
25	Mizoram	91141	559634	221309	191486
26	Nagaland	107447	127485	186075	135911
27	Poduchery	0	39439	44613	52208
28	Sikkim	72028	150678	175912	110971
29	Telangana	3337057	2390202	2688853	1727466
30	Tripura	330273	177706	307230	283157
31	Uttaranchal	495421	591437	533619	657207
	Total	39218847	39362066	54363017	58134993

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2016-17 (A)	Total Dev. Expenditure 2016-17 (A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18 (A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20 (BE)	Total Dev. Expenditure 2019-20 (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	1518077	1488560	98.06	1349071	1320767	97.90	2039815	2012316	98.65	3229339	2650382	82.07
2	Bihar	2720840	2511805	92.32	2890695	2614234	90.44	3389670	2995047	88.36	3659262	3194604	87.30
3	Chhattisgarh	947051	928297	98.02	1000096	969763	96.97	1228802	1189821	96.83	1210962	1165246	96.22
4	Delhi	0	0	0.00	324992	301464	92.76	417699	390480	93.48	964718	914288	94.77
5	Goa	163873	143516	87.58	209407	168536	80.48	418856	344429	82.23	486561	393059	80.78
6	Gujarat	2235539	2173250	97.21	2631320	2544269	96.69	3141724	3035100	96.61	3280657	3166236	96.51
7	Haryana	686309	646372	94.18	1353791	1305701	96.45	1596365	1476652	92.50	1625966	1478785	90.95
8	Jharkhand	1077782	1018821	94.53	1195270	1114559	93.25	1306830	1210149	92.60	1387636	1264104	91.10
9	Karnataka	2815043	2709004	96.23	3066676	2968931	96.81	3592093	3505246	97.58	4008013	3908926	97.53
10	Kerala	1012595	991509	97.92	874887	848086	96.94	981071	956268	97.47	1626938	1597379	98.18
11	Madhya Pradesh	2728831	2659047	97.44	3091322	3017064	97.60	2724374	2623360	96.29	3348973	3213909	95.97
12	Maharashtra	2554926	2400103	93.94	2684219	2579439	96.10	3918270	3891569	99.32	4073228	3840234	94.28
13	Odisha	1847107	1809678	97.97	2110855	2064398	97.80	2365524	2285680	96.62	2447319	2365339	96.65
14	Punjab	434630	409751	94.28	235208	217241	92.36	487157	457791	93.97	2284206	2239775	98.05
15	Rajasthan	1697972	1654320	97.43	2062328	2009614	97.44	2106159	2036996	96.72	1947234	1867920	95.93
							34						

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2016-17 (A)	Total Dev. Expenditure 2016-17 (A)	% of col. 3/2	Total Expenditure 2017-18(A)	Total Dev. Expenditure 2017-18 (A)	%of col. 6/5	Total Expenditure 2018-19 (RE)	Total Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20 (BE)	Total Dev. Expenditure 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	2070948	1995865	96.37	2020320	1935587	95.81	2619198	2517800	96.13	3125121	2984281	95.49
17	Uttar pradesh	6978912	6406182	91.79	3908797	3631219	92.90	8852814	8284720	93.58	7764112	7246618	93.33
18	West Bengal	1133643	1048277	92.47	1936808	1836521	94.82	2441245	2318667	94.98	2666661	2536476	95.12
	Special Category												
19	Arunachal Pradesh	154402	143093	92.68	318110	264318	83.09	728916	642887	88.20	800672	418835	52.31
20	Assam	550207	530247	96.37	409284	374221	91.43	1960465	1799488	91.79	1521920	1431102	94.03
21	Himachal Pradesh	349904	329067	94.04	375567	356389	94.89	489328	466369	95.31	457990	439867	96.04
22	Jammu and Kashmir	828552	751681	90.72	1035288	954986	92.24	2695087	2441151	90.58	2659403	2392658	89.97
23	Manipur	149357	139757	93.57	142830	132181	92.54	547814	290153	52.97	226666	211820	93.45
24	Meghalaya	128980	120680	93.56	98344	93368	94.94	156130	144165	92.34	173030	161039	93.07
25	Mizoram	91141	86223	94.60	559634	547600	97.85	221309	199460	90.13	191486	54321	28.37
26	Nagaland	107447	94354	87.81	127485	100775	79.05	186075	144456	77.63	135911	101965	75.02
27	Poduchery	0	0	0.00	39439	30625	77.65	44613	41069	92.06	52208	48002	91.94
28	Sikkim	72028	64910	90.12	150678	135702	90.06	175912	163380	92.88	110971	105267	94.86
29	Telangana	3337057	3280314	98.30	2390202	2333704	97.64	2688853	2508643	93.30	1727466	1710777	99.03
30	Tripura	330273	308908	93.53	177706	165438	93.10	307230	286610	93.29	283157	272277	96.16
31	Uttaranchal	495421	488182	98.54	591437	510996	86.40	533619	459095	86.03	657207	579488	88.17
	All States	39218847	37331773	95.19	39362066	37447730	95.14	54363017	51119017	94.03	58134993	53954979	92.81

Source: State Finances A Study of Budget of 2019-20
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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 2016-17 (A)	Total Non-Dev. Expenditure 2016-17 (A)	% of col. 3/2	Total Expenditure 2017-18 (A)	Total Non-Dev. Expenditure 2017-18 (A)	% of col. 6/5	Total Expenditure 2018-19(RE)	Total Non-Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20 (BE)	Total Non-Dev. Expenditure 2019-20 (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	1518077	29517	1.94	1349071	28304	2.10	2039815	27499	1.35	3229339	578957	17.93
2	Bihar	2720840	209035	7.68	2890695	276461	9.56	3389670	394623	11.64	3659262	464658	12.70
3	Chhattisgarh	947051	18754	1.98	1000096	30333	3.03	1228802	38981	3.17	1210962	45716	3.78
4	Delhi	0	0	0.00	324992	22828	7.02	417699	27219	6.52	964718	50430	5.23
5	Goa	163873	20357	12.42	209407	40871	19.52	418856	74427	17.77	486561	93502	19.22
6	Gujarat	2235539	62289	2.79	2631320	87051	3.31	3141724	106624	3.39	3280657	114421	3.49
7	Haryana	686309	39937	5.82	1353791	48090	3.55	1596365	119713	7.50	1625966	147181	9.05
8	Jharkhand	1077782	58961	5.47	1195270	80711	6.75	1306830	96681	7.40	1387636	123532	8.90
9	Karnataka	2815043	106039	3.77	3066676	97745	3.19	3592093	86847	2.42	4008013	99087	2.47
10	Kerala	1012595	21086	2.08	874887	26801	3.06	981071	24803	2.53	1626938	29559	1.82
11	Madhya Pradesh	2728831	69784	2.56	3091322	74258	2.40	2724374	101014	3.71	3348973	135064	4.03
12	Maharashtra	2554926	154823	6.06	2684219	104780	3.90	3918270	265701	6.78	4073228	232994	5.72
13	Odisha	1847107	37429	2.03	2110855	46457	2.20	2365524	79844	3.38	2447319	81980	3.35
14	Punjab	434630	24879	5.72	235208	17967	7.64	487157	29366	6.03	2284206	44431	1.95
15	Rajasthan	1697972	43652	2.57	2062328	52714	2.56	2106159	69163	3.28	1947234	79314	4.07

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 2016-17 (A)	Total Non-Dev. Expenditure 2016-17 (A)	% of col. 3/2	Total Expenditure 2017-18 (A)	Total Non-Dev. Expenditure 2017-18 (A)	% of col. 6/5	Total Expenditure 2018-19(RE)	Total Non-Dev. Expenditure 2018-19(RE)	% of col. 9/8	Total Expenditure 2019-20 (BE)	Total Non-Dev. Expenditure 2019-20 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	2070948	75083	3.63	2020320	84733	4.19	2619198	101398	3.87	3125121	140840	4.51
17	Uttar pradesh	6978912	572730	8.21	3908797	277578	7.10	8852814	568094	6.42	7764112	517494	6.67
18	West Bengal	1133643	85366	7.53	1936808	100287	5.18	2441245	122578	5.02	2666661	130185	4.88
	Special Category												
19	Arunachal Pradesh	154402	11309	7.32	318110	54492	17.13	728916	86029	11.80	800672	381837	47.69
20	Assam	550207	19960	3.63	409284	35063	8.57	1960465	160977	8.21	1521920	90818	5.97
21	Himachal Pradesh	349904	20837	5.96	375567	19178	5.11	489328	22959	4.69	457990	18123	3.96
22	Jammu and Kashmir	828552	76871	9.28	1035288	80302	7.76	2695087	253936	9.42	2659403	266745	10.03
23	Manipur	149357	9600	6.43	142830	10649	7.46	547814	18661	3.41	226666	14846	6.55
24	Meghalaya	128980	8300	6.44	98344	4976	5.06	156130	11965	7.66	173030	11991	6.93
25	Mizoram	91141	4918	5.40	559634	12034	2.15	221309	21849	9.87	191486	137165	71.63
26	Nagaland	107447	13093	12.19	127485	26710	20.95	186075	41619	22.37	135911	33946	24.98
27	Poduchery	0	0	0.00	39439	8814	22.35	44613	3544	7.94	52208	4206	8.06
28	Sikkim	72028	7118	9.88	150678	14976	9.94	175912	12532	7.12	110971	5704	5.14
29	Telangana	3337057	56743	1.70	2390202	56498	2.36	2688853	180210	6.70	1727466	16689	0.97
30	Tripura	330273	21365	6.47	177706	12268	6.90	307230	20620	6.71	283157	10880	3.84
31	Uttaranchal	495421	7239	1.46	591437	80441	13.60	533619	74524	13.97	657207	77719	11.83
	All States	39218847	1887074	4.81	39362066	1914370	4.86	54363017	3244000	5.97	58134993	4180014	7.19

Source: State Finances A Study of Budget of 2019-20
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.10100.14 lakh during 2018-19 and 3787.56 lakh during 2017-18.
- The total expenditure of Zila Parishad in Punjab was Rs. 5191.20 lakh during 2017-18 as compared to Rs.9546.27 lakh during 2018-19 Income of improvement trusts for Punjab was Rs.2738219 lakh in 2017-18 and Rs.1878430 lakh in 2018-19 where as the expenditure was Rs.2203989 lakh during 2017-18 and Rs.1943474 lakh during 2018-19.

**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	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)
5	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
6	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
7	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
8	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
9	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

**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	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)
5	2014-15(P)	4645.80	-	-	1.80	0.05	797.81	5445.46
		(85.31)	-	-	(0.03)	(0.01)	(14.65)	(100.00)
6	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
7	2016-17	3521.77	1400.10	-	159.55	-	4518.45	9599.87
		36.69	14.58	-	1.66	-	47.07	100.00
8	2017-18	3769.11	120.94	-	542.88	-	758.27	5191.20
		72.61	2.33	-	10.46	-	14.60	100.00
9	2018-19	3189.92	-	4.24	915.75	-	5436.36	9546.27
		33.42	-	0.04	9.59	-	56.95	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	2013-14	3634288	4217589
9	2014-15	3479461	3829476
10	2015-16	4507211	4102084
11	2016-17	3716325	3996836
12	2017-18	2738219	2203989
12	2018-19	1878430	1943474

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, 2018 was 11376. The Number of Indian Commercial banks were 6700, foreign banks were 4, Co-operative banks were 802 and Post office saving banks was 3870 respectively.

The total number of Schedule Commercial bank offices in Punjab was 6700 as on 31st December 2018. The deposits in these banks were to the tune of Rs.379505 crore and credits made by these banks were Rs.228604 crore. The percentage share of Punjab in total bank credit of all states was 2.35%. The share of Maharashtra was (27.87%) followed by Tamil Nadu (8.10%). Credit deposit ratio in Punjab was 60.24. Credit deposit ratio was highest (106.47%) in Andhra Pradesh followed by Maharashtra (109.72%).

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

S.No.	Type of Bank	No. of Offices							
		2011	2012	2013	2014	2015	2016	2017	2018
0	1	2	3	4	5	6	7	8	9
1	Indian Commercial Banks	4231	4726	5413	5887	6210	6563	6715	6700
2	Foreign Banks	8	8	8	8	7	4	4	4
3	Co-operative Banks	804	802	802	802	802	802	802	802
4	Post Office Saving Banks Punjab Circle	3849	3850	3853	3856	3861	3861	3870	3870
5	All Type of Banks	8892	9386	10076	10553	10880	11230	11391	11376

Source : Reserve Bank of India

**Table no.5.2 State-Wise Distribution of Offices ,Deposits and Bank Credit of Scheduled Commercial Banks
December 2018**

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	7147	13	300863	2.32	366563	3.76
2	Bihar	7414	16	353279	2.72	120287	1.24
3	Chhattisgarh	2728	11	142551	1.10	89824	0.92
4	Delhi	3814	1	1190069	9.17	1287042	13.21
5	Goa	709	2	71106	0.55	18759	0.19
6	Gujarat	8178	8	674702	5.20	531396	5.46
7	Haryana	5111	6	409923	3.16	247345	2.54
8	Jharkhand	3178	12	213508	1.64	60196	0.62
9	Karnataka	10625	6	934748	7.20	648887	6.66
10	Kerala	6716	5	495741	3.82	325280	3.34
11	Madhya Pradesh	7109	12	368521	2.84	249290	2.56
12	Maharashtra	13418	9	2549943	19.65	2714809	27.87
13	Odisha	5143	9	309618	2.39	119090	1.22
14	Punjab	6700	5	379505	2.92	228604	2.35
15	Rajasthan	7615	10	378636	2.92	307134	3.15
16	Tamil Nadu	11430	7	798765	6.15	876433	9.00
17	Uttar Pradesh	17933	13	1040758	8.02	439716	4.51
18	West Bengal	9218	11	777410	5.99	379817	3.90
	Special category						
19	Arunachal Pradesh	169	10	16711	0.13	3832	0.04
20	Assam	2900	12	147203	1.13	65070	0.67
21	Himachal Pradesh	1657	5	95522	0.74	29420	0.30
22	Jammu and Kashmir	1790	8	118125	0.91	53713	0.55
23	Manipur	204	15	10198	0.08	5209	0.05
24	Meghalaya	370	10	23971	0.18	6478	0.07
25	Mizoram	202	6	9013	0.07	3284	0.03
26	Nagaland	181	11	11166	0.09	4001	0.04
27	Poduchery	265	6	17910	0.14	11895	0.12
28	Sikkim	156	4	9622	0.07	2728	0.03
29	Telangana	5346	0	458829	3.53	481536	4.94
30	Tripura	563	7	24812	0.19	10364	0.11
31	Uttaranchal	2193	5	137027	1.06	51574	0.53

Table no.5.3 State-wise percentage of credit to deposits of Scheduled Commercial Banks Dec.2018 and Dec.2019

(Rs. in Crores)

S.No.	States	Last Friday of (As on Dec.2018)			Last Friday of (As on Dec.2019)		
		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	276527	310457	112.27	300863	366563	121.84
2	Bihar	317131	101511	32.01	353279	120287	34.05
3	Chhattisgarh	133067	83352	62.64	142551	89824	63.01
4	Delhi	1145718	1069998	93.39	1190069	1287042	108.15
5	Goa	66090	17631	26.68	71106	18759	26.38
6	Gujarat	643747	482779	75.00	674702	531396	78.76
7	Haryana	367362	218336	59.43	409923	247345	60.34
8	Jharkhand	199475	54639	27.39	218508	60196	27.55
9	Karnataka	840424	586740	69.81	934748	648887	69.42
10	Kerala	440361	281384	63.90	495741	325280	65.61
11	Madhya Pradesh	340117	221512	65.13	368521	249290	67.65
12	Maharashtra	2289301	2404766	105.04	2549943	2417809	94.82
13	Odisha	271019	100653	37.14	309618	119090	38.46
14	Punjab	350459	221388	63.17	379505	228604	60.24
15	Rajasthan	336820	254382	75.52	378636	307134	81.12
16	Tamil Nadu	725810	784172	108.04	798765	876433	109.72
17	Uttar Pradesh	957832	391892	40.91	1040758	439716	42.25
18	West Bengal	722699	364454	50.43	777410	379817	48.86
	Special category						
19	Arunachal Pradesh	13317	3322	24.95	16711	3832	22.93
20	Assam	134643	57307	42.56	147203	65070	44.20
21	Himachal Pradesh	85753	26479	30.88	95522	29424	30.80
22	Jammu and Kashmir	104459	44819	42.91	118125	53713	45.47
23	Manipur	8972	3998	44.56	10198	5209	51.08
24	Meghalaya	21669	5841	26.96	23971	6478	27.02
25	Mizoram	8473	3027	35.73	9013	3284	36.44
26	Nagaland	10047	3468	34.52	11166	4001	35.83
27	Poduchery	16771	10319	61.53	17910	11895	66.42
28	Sikkim	8610	2319	26.93	9622	2728	28.35
29	Telangana	420422	445635	106.00	458829	481536	104.95
30	Tripura	22178	8981	40.50	24812	10364	41.77
31	Uttaranchal	123440	44669	36.19	137027	51574	37.64

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	2013-2014	2014-15	2015-16	2016-17	2017-18	2018-19
0	1	2	3	4	5	6	7	8
	Non Special category							
1	Andhra Pradesh	-1204.60	-958.10	-1126.44	507.13	1196.41	2327.35	3487.03
2	Bihar	-1064.66	1668.49	1913.58	3014.82	2890.64	2747.26	3846.41
3	Chhattisgarh	-35.21	278.69	237.88	720.97	808.95	-690.94	1508.11
4	Delhi	-2093.85		716.17	1271.19	2027.67	3027.21	3705.13
5	Goa	707.57	-3.44	-57.69	54.8	42.02	184.88	247.98
6	Gujarat	-625.72	365.84	-478.15	3105.1	1744.39	3466.87	7906.68
7	Haryana	67.05	437.69	444.4	1573.09	1778.41	2669.02	3592.90
8	Jharkhand	3.66	194.94	337.55	1352.33	1042.43	1422.46	1907.23
9	Karnataka	-2130.06	237.67	446.44	2938.5	2739.11	1083.13	6865.11
10	Kerala	-2655.12	220.49	57.33	1269.33	1717.41	2956.62	3445.74
11	Madhya Pradesh	-53.58	1617.24	579.22	1501.17	1583.86	2263.16	3215.36
12	Maharashtra	76.83	-46.14	-1318.91	1117.23	2902.19	6200.06	10369.91
13	Odisha	816.70	1007.70	1104.57	2552.09	2300.49	2915.07	4104.34
14	Punjab	214.02	1013.49	925.82	3276.83	3819.42	3335.55	5091.17
15	Rajasthan	-456.48	-35.86	-351.83	770.5	2281.01	2780.69	5568.59
16	Tamil Nadu	-1735.41	-446.01	-970.68	1979.4	3510.01	8215.46	11417.79
17	Uttar Pradesh	-1968.71	3487.74	2634.01	6037.37	6573.79	7639.69	10435.71
18	West Bengal	-51.88	2399.22	2221.39	8383.03	5644.04	10481.55	16479.08
	Special category							
19	Arunachal Pradesh	463.97	43.55	55.58	94.04	97.80	118.49	95.26
20	Assam	-34.18	707.04	718.53	1316.24	1507.01	1522.72	1922.51
21	Himachal Pradesh	-2717.25	852.73	815.02	1458.27	1633.38	2104.66	2849.75
22	Jammu and Kashmir	637.07	384.63	354.92	646.73	663.23	684.37	784.59
23	Manipur	-3.57	-4.65	12.24	20.03	37.06	26.31	39.08
24	Meghalaya	0.55	59.03	37.47	36.91	65.86	70.04	114.13
25	Mizoram	-62.04	5.39	4.99	9.9	-5.50	-5.32	14.31
26	Nagaland	-125.45	-4.51	5	28.02	27.21	20.02	36.54
27	Poduchery	-1282.03		-27.17	31.21	44.41	97.07	123.60
28	Sikkim	-5.78	12.10	12.3	11.00	14.09	21.04	46.26
29	Telangana				1076.02	630.89	1035.72	856.15
30	Tripura	16.85	111.73	171.67	320.15	344.72	441.02	546.42
31	Uttaranchal	-105.52	743.64	807.82	1355.75	1410.92	2509.15	2596.15

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S.No.	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
0	1	2	3	4	5	6	7	8	9	10
1	Post of Saving Bank Deposits									
	i) Gross Receipts	1480735	4827438	41080900	45954044	5495101	8430968	119784255	125925653	146153290
	ii) Encashment	1287433	4442172	39765257	43661177	5349099	8023374	111559372	122473531	138746855
	iii) Net Receipts	193302	385266	1315643	2292867	146002	407594	8224883	3452122	7406435
2	10 Year Cumulative Time Deposits									
	i) Gross Receipts	16538	0.03	-	-	1469199	-	-	-	-
	ii) Encashment	45162	0.00	-	-	1475045	-	-	-	44
	iii) Net Receipts	-28624	0.03	-	-	-5846	-	-	-	44
3	Five Year Post office Deposits									
	i) Gross Receipts	411506	3598705	12343737	13800504	-	1560309	16627141	14955665	23427301
	ii) Encashment	272129	1136457	11558622	11303045	-	1416322	12271344	14521418	14174331
	iii) Net Receipts	139377	1862248	785115	2497459	-	143987	4355797	243424	9252970
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	0.28	-	3	3	-
	iii) Net Receipts	-292	0	-188238	-23	-0.28	-	-3	-2	-
6	National Savings Certificates VI to VII issue									
	i) Gross Receipts	0	0	5331	-	-	-	-	-	-
	ii) Encashment	104299	0	12794	63521	1628	695	364501	666	41737
	iii) Net Receipts	-104299	0	-7463	-63521	-1628	-695	-364501	-666	-41737
7	Public Provident Funds									
	i) Gross Receipts	482014	4913417	5591596	7842982	886561	1071759	12153188	14316254	13232495
	ii) Encashment	2780	892570	1769769	2147453	294436	314850	2990160	3574347	4413981
	iii) Net Receipts	449234	4020847	3821817	5695529	592125	756909	9163028	10741907	8818513
8	N.S.C & Old Certificates									
	i) Gross Receipts	0	0	2909	-	-	5	-	-	-
	ii) Encashment	956802	19965	1570	-	-	142	-	-	-
	iii) Net Receipts	-956802	-19965	1339	-	-	-137	-	-	-
9	Indra Vikas Patra									
	i) Gross Receipts	771416	2875	-81595	-	-	-	-	-	-
	ii) Encashment	0	(-)111921	-811	2115	252	-537	265	593	2818
	iii) Net Receipts	771416	-1116346	-80784	-2115	-252	-537	-265	-593	-2818

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S.No.	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
0	1	2	3	4	5	6	7	8	9	10
10	Monthly Income Schemes									
	i) Gross Receipts	254701	6000462	9747599	6346395	702255	1247429	11337200	13456858	10894654
	ii) Encashment	25423	1154807	17305874	7096133	942501	1583203	16366366	13695372	7609774
	iii) Net Receipts	229278	4845655	-7558275	-749738	-240246	-335174	5029166	-238514	3284879
11	N.S.S.									
	i) Gross Receipts	637626	79027	76620	118033	9004	5663	115209	100134	127995
	ii) Encashment	6310	184408	153790	114828	11151	9686	67245	88743	109806
	iii) Net Receipts	631316	(-)105381	-77170	3205	-2147	-4023	47964	11391	18188
12	N.S.S (1992)									
	i) Gross Receipts	0	8938	27013	63462	74	164	11516	2528	2687
	ii) Encashment	0	12979	77437	3320	346	387	19412	43948	9329
	iii) Net Receipts	0	(-)4041	-50424	60142	-272	-223	-13458	-40420	-6641
13	Kisan Vikas Patra									
	i) Gross Receipts	1850411	15414010	2525226	5467	148544	1138775	6004847	8470150	6842934
	ii) Encashment	10614	6199690	6318578	10063800	1007091	971450	4903604	6996437	7642267
	iii) Net Receipts	1339797	9214320	-3793352	-10058333	-858547	167325	1101243	-1473713	-799333
14	National Savings									
	i) Gross Receipts	574290	4254686	4097135	7506063	748866	530420	5477409	9009164	11406506
	ii) Encashment	2377	1002650	4004813	2665495	230553	360543	5588299	8640354	5814325
	iii) Net Receipts	571913	3255036	92322	4840568	518313	169877	-110890	368810	5592180
15	Deposit Scheme relating to Govt. Employees									
	i) Gross Receipts	-	-	-	1243780	119566	49660	20	-	-
	ii) Encashments	-	-	-	-80602	-3748	284	19826	-	-
	iii) Net Receipts	-	-	-	1324382	115818	49376	-19806	-	-
16	Time Deposits 1-2-3-5									
	i) Gross Receipts	-	-	16670052	-	-	-	-	-	63505664
	ii) Encashments	-	-	19557024	-	-	-	-	-	51668048
	iii) Net Receipts	-	-	-2886972	-	-	-	-	-	11837616
17	5 year cumulative time Deposits									
	i) Gross Receipts	-	-	-	27112139	3457746	4912809	46148110	54966340	-
	ii) Encashment	-	-	-	21233863	2660591	3313981	44510908	46391054	232601
	iii) Net Receipts	-	-	-	5878276	797155	1598828	1637202	8575286	-233601
18	Sr. Citizens Saving Schemes									
	i) Gross Receipts	-	-	1449741	666495	90683	-	3528722	5536196	-
	ii) Encashment	-	-	2972656	1561974	262749	-	1278632	1790827	5850876
	iii) Net Receipts	-	-	-1522915	-8955479	-172066	-	2250090	3745369	2593325
19	MGNREGA									
	i) Gross Receipts	-	-	-	176951	14905	172532	2102053	3002270	3728641
	ii) Encashment	-	-	-	218812	-	9	103523	12490	22274
	iii) Net Receipts	-	-	-	-41861	14905	172523	22056056	2989780	3706366