The Economic Strangulation of Bihar

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That Bihar is India's poorest and most backward state is undeniable. The facts speak for themselves. But what makes its situation unique is that Bihar is the only state in India where poverty levels are uniformly at the highest level (46-70%) in all the sub-regions (see map on page 6). The annual real per capita income of Bihar of Rs. 3650 is about a third of the national average of Rs.11, 625 (see Table 1 on page 7). Bihar is also the only Indian state where the majority of the population - 52.47% - is illiterate (see Table 2 on page 8).

But Bihar has its bright spots also. Its infant mortality rate is 62 per 1000, which is below the national average of 66 per 1000. But what is interesting is that it is better than not just states like UP (83) and Orissa (91), but better than even states like AP and Haryana (both 66) (see Table 2 on page 8). Even in terms of life expectancy, the average Bihari male lives a year longer (63.6 yrs.) than the average Indian male (62.4 yrs) and the state's performance in increasing life spans has been better than most during the past three years (see Table 2 on page 8). Bihar has 7.04 mn. hectares under agriculture and its yield of 1679 kgs. per hectare, while less than the national average of 1739 kgs. per hectare is better than that of six other states, which include some big agricultural states like Karnataka and Maharashtra (see Table 3 on page 9). Despite this, in socio-economic terms at-least, Bihar is quite clearly in a terrible shape.

Bihar is not only the worst off of all Indian states, but also the gap between it and the rest is widening. But there is another reality as well, that is, India cannot progress without Bihar's advancement. It is much too big to be left behind. Even after Jharkhand was taken out of it, Bihar still has a population of about 85 mn. But more relevant than that, for policy purposes, is that Bihar has India's largest concentration in the below 25 years age cohort, with 58% in this category. It will retain this position till well into this century, which means that as India ages Bihar will remain young! And what the young need most is health, education and jobs. Or else...

Thus, the development of Bihar is integral to India's development. India cannot go forward leaving Bihar behind. This is not the time to apportion blame for Bihar's plight. But that it is in this condition is a severe indictment

of our national leadership that has so blatantly and willfully ignored the Bihar economic problem. The successive State Governments too are equally culpable. Who is more responsible for this is a chicken or egg question? It doesn't matter now. But one thing is clear; Bihar has few willing to speak up for it. The data presented below is evidence of its systematic and deliberate neglect.

As opposed to an All-India per capita developmental expenditure (from 2000 to 2002) of Rs.6748.50, Bihar's is less than half at Rs.3206.00 (see Table 4 on page 10). While development expenditure depends on a bunch of factors including a state's contribution to the national exchequer, no logic can explain away the per capita Tenth Plan size, which at Rs. 2533.80 is less than a third of that of states like Gujarat (Rs.9289.10), Karnataka (Rs.8260.00) and Punjab (Rs.7681.20) (see Table 5 on page 11).

Simple and sound economic logic tells us that when a region is falling behind, not just behind but well behind, it calls for a greater degree of investment in its progress and development. It is analogous to giving a weak or sick child in the family better nutrition and greater attention. Only in the animal kingdom do we see survival of the fittest with the weak and infirm neglected, deprived and even killed.

But instead of this we see that Bihar is being systematically denied, let alone the additional assistance its economic and social condition deserves, but also what is its rightful due. From the pitiful per capita investment in Bihar, it is obvious that the Central Government has been systematically starving Bihar out of funds. One can understand that the share in central taxation is determined by the formula of the Finance Commission that takes into account the contribution of an individual state to the exchequer. But one is hard put to understand why this inequality, and such a glaring inequality, should extend to grants, special assistance and even to plan allocations.

That politics have a lot to do with neglect is seen from the fact that while AP received Rs.3507.60 crores (1998 to 2000) as "additional central assistance for externally aided projects in state plans", Bihar just received Rs.306.90 crores (see Table 6 on page 12). Even in terms of grants from the Central Government (2000 to 2002), Bihar fares poorly. It received Rs. 4047.30 crores while AP topped the list with Rs.9790.00 crores (see Table 7 on page 13). Bihar has also been neglected as far as net loans from the center are concerned. It received just Rs.2849.60 as against Rs.6902.20 received by AP

from 2000-02 (see Table 8 on page 14). It's only in terms of per capita share of central taxes do we see Bihar getting its due (see Table 9 on page 15). This gross neglect by the central government is reflected in the low per capita central assistance (additional assistance, grants and net loans from the center) received by Bihar in 2001. While AP received Rs.625.60 per capita, Bihar got a paltry Rs.276.70 (see Table 10 on page 16).

The results of the economic strangulation of Bihar can be seen in the abysmally low investments possible in the state government's four major development thrusts. Bihar's per capita spending on Roads is Rs.44.60, which is just 38% of the national average, which is Rs.117.80 (see Table 11 on page 17). Similarly for Irrigation and Flood Control Bihar spends just Rs.104.40 on a per capita basis as opposed to the national average of Rs.199.20. (see Table 11 on page 17).

Despite this Bihar manages a few sunshine pictures. Its per capita spending at Rs.484.10 on Education is as good as the best. AP spends Rs.493.90 and the national average is Rs. 586.80 (see Table 12 on page 18). But in terms of per capita expenditures on Medical and Public Health, Bihar falls well behind with Rs. 86.20 as against the national average of Rs. 157.20 (see Table 12 on page 18). Despite this its infant mortality rate (62 per 1000) is better than the national average (66 per 1000). Not only is this better than other BIMARU states but it is also better than Andhra Pradesh, which stands at 66 per 1000. The World Bank's country study of India's poverty actually shows (See India: Reducing Poverty, Accelerating Development, table 8.5 on page 115) that the change in Bihar's social infrastructure has been the highest in India, while economic deterioration has been among the lowest.

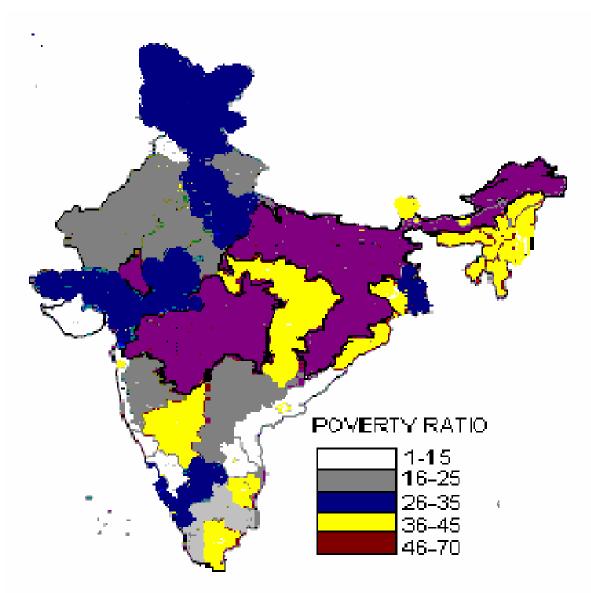
Now the question of how much did Bihar "forego"? If Bihar got just the All-India per capita average, it would have got Rs. 48,216.66 crores for the 10th Five Year Plan instead of the Rs.21, 000.00 crores it has been allocated. It would have got Rs. 44,830 crores as credit from banks instead of the Rs. 5635.76 crores it actually got, if it were to get the benefit of the prevalent national credit/deposit ratio (see Table 13 on page 19).

Similarly Bihar received a pittance from the financial institutions, a mere Rs.551.60 per capita, as opposed to the national average of Rs.4828.80 per capita (see Table 14 on page 20). This could presumably be explained away by the fact that Bihar now witnesses hardly any industrial activity. But no excuses can be made for the low investment by NABARD. On a cumulative

per capita basis (2000 to 2002) Bihar received just Rs.119.00 from NABARD as against Rs.164.80 by AP and Rs.306.30 by Punjab (see Table 15 on page 21). It can be nobody's argument that there is no farming in Bihar. If the financial institutions were to invest in Bihar at the national per capita average, the state would have got Rs.40, 020.51 crores as investment instead of just Rs.4571.59 crores that it actually received.

Even if with the wave of some magic wand the inequities of the past are wiped away, it is doubtful that Bihar can absorb such huge sums in the near future. For a start it just doesn't have the administrative wherewithal to productively use money. But the present state of affairs cannot continue. If they do, it only imperils India, for already we can see a gathering storm of red terror over a wide arc from Nepal to Chhattisgarh with Bihar in the middle of it.

Quite clearly Bihar is not only being denied its due share, but there is a flight of capital from Bihar, India's poorest and most backward state. This is a cruel paradox indeed. The cycle then becomes vicious. This capital finances economic activity in other regions, leading to a higher cycle of taxation and consequent injection of greater central government assistance there. If one used harsher language one can even say that Bihar is being systematically looted, just as the British looted India. The jeering of Bihar's political elite and its polity that has become a standard feature of our national discourse has served only as a smokescreen to deny it its rightful due.



Map: Rural Poverty in India.

Source: NSS 50th Round Data and Census of India 1991

State	Real GDP (Rs	Population	Per Capita GDP (Rs.)
State	crores)	(crores)	rei Capita ODi (Rs.)
AP	85522.	0 7.6	11293.4
Assam	17596.	0 2.7	6605.5
Bihar	30249.	0 8.3	3649.8
Gujarat	76102.	5.1	15040.8
Haryana	33125.	0 2.1	15711.7
HP	7635.	0.6	12563.3
Karnataka	68912.	0 5.3	13067.9
Kerala	38444.	0 3.2	12074.6
MP	49482.	0 6.0	8194.4
Maharashtra	155875.	9.7	16110.7
Orissa	23974.	0 3.7	6531.2
Punjab	41106.	0 2.4	16923.5
Rajasthan	51937.	5.6	9196.8
Tamil Nadu	90638.	0 6.2	14592.9
UP	109156.	0 16.6	6573.6
West Bengal	85796.	0.8	10694.9
All India	1193922.	0 102.7	11625.2

Source: Census of India, 2001, The Economic Times, 26 January 2004 and National Accounts Statistics, 2002

Table 2: Development Indicators						
State	Poverty Ratio in 1999-00	Rate in	IMR in 2001	1	at birth in 1996- (Yr.)	
	(%)	2001 (%)	(per 1000)	Male	Female	
AP	15.8	61.1	66.0	61.5	63.7	
Assam	36.1	64.3	74.0	57.3	58.8	
Bihar	42.6	47.5	62.0	63.6	62.1	
Gujarat	14.1	70.0	60.0	61.5	62.8	
Haryana	8.7	68.6	66.0	63.9	67.4	
HP	7.6	77.1	54.0	NA	NA	
Karnataka	20.0	67.0	58.0	61.7	65.4	
Kerala	12.7	90.9	11.0	70.7	75	
MP	37.4	64.1	86.0	56.8	57.2	
Maharashtra	25.0	77.3	45.0	65.3	68.1	
Orissa	47.2	63.6	91.0	58.5	58.1	
Punjab	6.2	70.0	52.0	68.4	71.4	
Rajasthan	15.3	61.0	80.0	60.3	61.4	
Tamil Nadu	21.1	73.5	49.0	65.2	67.6	
UP	31.2	57.4	83.0	61.2	61.1	
West Bengal	27.0	69.2	51.0	64.5	67.2	
All India	26.1	65.4	66.0	62.4	63.4	

Source: Tata Economic Services, Census of India, 2001 and Sample Registration Survey, 2003

Table 3: Agricultural Profile in 2001-02						
State	Area (mn. hectares)	Production (mn. tonnes)	Yield (kg/hectare)			
AP	7.0	14.8	2106.0			
Assam	2.8	4.0	1465.0			
Bihar	7.1	11.9	1679.0			
Gujarat	3.5	4.9	1414.0			
Haryana	4.3	13.3	3127.0			
HP	NA	NA	NA			
Karnataka	7.2	8.8	1224.0			
Kerala	NA	NA	NA			
MP	11.2	13.1	1164.0			
Maharashtra	12.8	11.2	874.0			
Orissa	5.4	7.6	1393.0			
Punjab	6.2	24.9	4040.0			
Rajasthan	12.7	13.9	1099.0			
Tamil Nadu	3.8	8.5	2233.0			
UP	20.0	43.2	2157.0			
West Bengal	6.8	16.5	2424.0			
All India	121.9	212.3	1739.0			
	Source: Minis	stry of Agricultur	e			

Ta	Table 4: Developmental Expenditure (Rs. crores)							
State	2000-01	2001-02	2002-03	Total	Cumulative Per Capita (Rs.)			
AP	18380.6	20146.2	21926.0	60452.8	7982.9			
Assam	4627.1	6570	6350.4	17547.5	6587.3			
Bihar	10089.3	7898.8	8582.6	26570.7	3206.0			
Gujarat	19643.1	21551.8	19763.0	60957.9	12047.7			
Haryana	5701.1	6862.7	7507.5	20071.3	9520.1			
HP	3263.3	3213.8	3399.6	9876.7	16251.9			
Karnataka	12922.3	14036.2	16261.8	43220.3	8195.9			
Kerala	7157.2	7326.2	9005.8	23489.2	7377.6			
MP	10514.9	13001.9	11304.4	34821.2	5766.5			
Maharashtra	27071.2	24411.7	22240.2	73723.1	7619.8			
Orissa	6061.6	6260.7	7615.0	19937.3	5431.5			
Punjab	6722.8	7706.1	8568.0	22996.9	9467.9			
Rajasthan	10212.9	11040.7	13099.8	34353.4	6083.1			
Tamil Nadu	14217.8	14944.1	17802.4	46964.3	7561.4			
UP	18865.2	22619.2	21388.2	62872.6	3786.3			
West Bengal	15555.2	16730.8	16611.9	48897.9	6095.4			
All India	210543.0	236384.3	246150.3	693077.6	6748.5			

State	Plan Size (Rs.	Per Capita	(Rs.)
State	crores)	Ter Capita	(RS.)
AP	46614.0		6155.5
Assam	8315.2		3121.5
Bihar	21000.0		2533.8
Gujarat	47000.0		9289.1
Haryana	10285.0		4878.3
HP	10300.0		16948.5
Karnataka	43558.2		8260.0
Kerala	24000.0		7538.0
MP	25737.3		4262.2
Maharashtra	66632.0		6886.9
Orissa	19000.0		5176.1
Punjab	18657.0		7681.2
Rajasthan	27318.0		4837.3
Tamil Nadu	40000.0		6440.1
UP	59708.0		3595.7
West Bengal	28641.0		3570.3
All India	59748.7		5817.7

Table 6: Additional Central Assistance for Externally Aided Projects in State Plans (Rs. crores)							
State	1998-99	1999-00	2000-01	Total	Cumulative Per Capita (Rs.)		
AP	624.7	1440.5	1442.3	3507.6	463.2		
Assam	33.2	41.2	78.3	152.6	57.3		
Bihar	112.8	130.4	63.7	306.9	37.0		
Gujarat	267.7	512.3	891.2	1671.2	330.3		
Haryana	165.0	280.9	296.7	742.5	352.2		
HP		15.6	56.4	72.0	118.4		
Karnataka	316.5	456.7	579.5	1352.7	256.5		
Kerala	40.9	41.6	77.2	159.6	50.1		
MP	163.3	598.7	172.7	934.6	154.8		
Maharashtra	597.1	245.4	318.7	1161.2	120.0		
Orissa	415.8	391.6	516.3	1323.7	360.6		
Punjab	171.1	106.4	187.2	464.6	191.3		
Rajasthan	225.2	188.1	248.4	661.7	117.2		
Tamil Nadu	305.2	591.4	775.1	1671.7	269.1		
UP	465.1	431.2	1697.9	2594.2	156.2		
West Bengal	886.2	819.7	636.1	2342.0	291.9		
All India	4824.9	6341.1	8093.2	19259.2	187.5		
S	Source: Expenditure Budget, Vol. I (Various Issues)						

Table 7: Grants from the Centre (Rs. crores)						
State	2000-01	2001-02	2002-03	Total	Cumulative Per Capita (Rs.)	
AP	2201.1	3484.9	4104	9790	1292.8	
Assam	2018.3	2741.5	3230	7989.8	2999.4	
Bihar	1070.1	1247.2	1730	4047.3	488.3	
Gujarat	1768.9	2745.1	2398.1	6912.1	1366.1	
Haryana	478.1	656.8	864.1	1999	948.2	
HP	1809.9	2280.3	2145.7	6235.9	10261.1	
Karnataka	1546.2	2077.7	2320.4	5944.3	1127.2	
Kerala	615.9	767.6	1143.1	2526.6	793.6	
MP	1519.9	2465.3	2919.6	6904.8	1143.5	
Maharashtra	1462.7	2166.5	2352.5	5981.7	618.2	
Orissa	1428.6	1800.8	2415.6	5645	1537.9	
Punjab	827.1	917.3	1622.5	3366.9	1386.2	
Rajasthan	2577.2	2457.2	2232.9	7267.3	1286.9	
Tamil Nadu	1539.9	1577.2	1714.7	4831.8	777.9	
UP	2773.2	4378.4	4191.4	11343	683.1	
West Bengal	3154.5	3041.6	2500.8	8696.9	1084.1	

State	2001-02 2941.0 -126.8 750.1 2452.9		-239.1 2849.6	Cumulative Per Capita (Rs.) 911.5 -89.8 343.8
AP 1094.3	2941.0 -126.8 750.1 2452.9	2002-03 2866.9 -110.7 940.4	Total 6902.2 -239.1 2849.6	Capita (Rs.) 911.5 -89.8
AP 1094.3	2941.0 -126.8 750.1 2452.9	2866.9 -110.7 940.4	6902.2 -239.1 2849.6	Capita (Rs.) 911.5 -89.8
AP 1094.3	2941.0 -126.8 750.1 2452.9	2866.9 -110.7 940.4	6902.2 -239.1 2849.6	911.5 -89.8
	-126.8 750.1 2452.9	-110.7 940.4	-239.1 2849.6	-89.8
Assam -1.6	750.1 2452.9	940.4	2849.6	
	2452.9			343.8
Bihar 1159.1		2794 7	(1010	
Gujarat 936.7		<i>417</i> ∃.1	6184.3	1222.3
Haryana 126.1	178.5	148.0	452.6	214.7
HP -130.5	13.3	-69.9	-187.1	-307.9
Karnataka 656.3	1485.4	1843.1	3984.8	755.6
Kerala 199.1	162.4	698.2	1059.7	332.8
MP 593.0	1024.4	1002.7	2620.1	433.9
Maharashtra -118.8	704.3	782.6	1368.1	141.4
Orissa 505.5	1028.9	1656.4	3190.8	869.3
Punjab -7.5	213.6	187.3	393.4	162.0
Rajasthan 317.0	166.0	593.2	1076.2	190.6
Tamil Nadu 557.7	458.1	629.1	1644.9	264.8
UP 1237.2	1832.9	2642.9	5713.0	344.0
West Bengal 630.8	819.1	1089.9	2539.8	316.6

Table 9: State's share in Central Taxes (Rs. crores)							
State	2000-01	2001-02	2002-03	Total	Cumulative Per Capita (Rs.)		
AP	3979.3	4049.0	4575.0	12603.3	1664.3		
Assam	1679.7	1760.0	1972.1	5411.8	2031.6		
Bihar	6574.0	6168.0	7139.9	19881.9	2398.9		
Gujarat	1573.8	1492.5	1672.3	4738.6	936.5		
Haryana	344.9	499.0	559.2	1403.1	665.5		
HP	330.3	389.0	468.0	1187.3	1953.7		
Karnataka	2573.8	2520.9	2925.0	8019.7	1520.8		
Kerala	1585.6	1895.5	2123.9	5605.0	1760.4		
MP	4783.3	3700.8	4146.8	12630.9	2091.7		
Maharashtra	2783.7	2465.5	2856.9	8106.1	837.8		
Orissa	2604.0	3003.4	3473.6	9081.0	2473.9		
Punjab	719.3	611.3	707.7	2038.3	839.2		
Rajasthan	2836.6	2882.4	3342.1	9061.1	1604.5		
Tamil Nadu	2783.8	2855.3	3199.3	8838.4	1423.0		
UP	9045.5	10189.6	11807.1	31042.2	1869.4		
West Bengal	4235.6	5054.6	5000.5	14290.7	1781.4		

G	Total (Rs.		(D)
State	crores)	Per Capita	(Rs.)
AP	4737.7		625.6
Assam	2095.0		786.4
Bihar	2292.9		276.7
Gujarat	3596.8		710.9
Haryana	900.9		427.3
HP	1735.8		2856.2
Karnataka	2782.0		527.6
Kerala	892.2		280.2
MP	2285.6		378.5
Maharashtra	1662.6		171.8
Orissa	2450.4		667.6
Punjab	1006.8		414.5
Rajasthan	3142.6		556.5
Tamil Nadu	2872.7		462.5
UP	5708.3		343.8
West Bengal	4421.4		551.2

Table 11: Spending on select Development Indicators in 2000-01 (Rs. crores)						
State	Roads & Bridges	Roads & Bridges (Per Capita Rs.)	Irrigation & Flood Control	Irrigation & Flood Control (Per Capita Rs.)		
AP	1210.0	159.8	2589.8	342		
Assam	387.1	145.3	297.2	111.6		
Bihar	369.4	44.6	865.0	104.4		
Gujarat	901.5	178.2	3100.6	612.8		
Haryana	185.4	87.9	647.9	307.3		
HP	420.2	691.4	97.7	160.8		
Karnataka	625.9	118.7	1986.1	376.6		
Kerala	395.8	124.3	302.8	95.1		
MP	408.5	67.6	823.2	136.3		
Maharashtra	728.3	75.3	2823.3	291.8		
Orissa	291.3	79.4	646.9	176.2		
Punjab	182.6	75.2	757.1	311.7		
Rajasthan	365.4	64.7	1099.4	194.7		
Tamil Nadu	640.6	103.1	720.5	116.0		
UP	1117.4	67.3	2153.1	129.7		
West Bengal	931.1	116.1	941.4	117.4		
All India	12096.3	117.8	20461.4	199.2		
	Sourc	e: RBI and Censu	s of India			

Table 12: Spending on select Development Indicators in 2000-01 (Rs.						
		crores)				
	Education,	Education,		Medical &		
State	Sports, Art &	Sports, Art &	Medical &	Public Health		
State	Culture	Culture (Per	Public Health	(Per Capita		
	Culture	Capita Rs.)		Rs.)		
AP	3740.3	493.9	1061.3	140.1		
Assam	1943.6	729.6	285.6	107.2		
Bihar	4012.3	484.1	714.3	86.2		
Gujarat	3684.8	728.3	785.3	155.2		
Haryana	1334.2	632.8	263.9	125.2		
HP	904.5	1488.3	267.7	440.5		
Karnataka	3488.7	661.6	338.4	64.2		
Kerala	2635.5	827.8	598	187.8		
MP	2762.6	457.5	749.2	124.1		
Maharashtra	9420.2	973.6	1456.7	150.6		
Orissa	1760.5	479.6	383.0	104.3		
Punjab	1859.28	765.5	595.4	245.1		
Rajasthan	3286.4	581.9	749.4	132.7		
Tamil Nadu	4409.7	710.0	998.6	160.8		
UP	6172.5	371.7	1192.4	71.8		
West Bengal	4581.6	571.1	1320.3	164.6		
All India	60267.5	586.8	16139.9	157.2		
Source: RBI and Census of India, 2001						

Table 13: Banking Statistics as on March 2001 (Rs. crores)						
State	Deposits	Per Capita Bank Deposits (Rs.)	Credit	Per Capita Bank Credit (Rs.)	Per Capita Credit Deposit Ratio (%)	
AP	54357.2	7178.0	34395.4	4542.0	63.6	
Assam	9848.2	3697.0	3188.6	1197.0	32.4	
Bihar	26446.6	3191.0	5635.8	680.0	21.3	
Gujarat	54341.2	10740.0	26861.9	5309.0	49.4	
Haryana	19761.1	9373.0	8230.8	3904.0	41.7	
HP	7337.1	12073.0	1656.7	2726.0	22.6	
Karnataka	81885.3	15528.0	32942.9	6247.0	40.2	
Kerala	45204.5	14198.0	19462.9	6113.0	43.1	
MP	29178.1	4832.0	14106.0	2336.0	48.3	
Maharashtra	173534.8	17936.0	148176.1	15315.0	85.4	
Orissa	15093.9	4112.0	6258.5	1705.0	41.5	
Punjab	43883.5	18067.0	18161.1	7477.0	41.4	
Rajasthan	27299.1	4834.0	13152.6	2329.0	48.2	
Tamil Nadu	63433.8	10213.0	57471.2	9253.0	90.6	
UP	84886.2	5112.0	24459.6	1473.0	28.8	
West Bengal	68163.9	8497.0	30058.9	3747.0	44.1	
All India	949167.5	9242.0	555512.5	5409.0	58.5	
Source: Tata Economic Services and Census of India, 2001						

Table 14: Per Capita Financial Assistance by Financial Institutions (Rs.)						
State	1996-97	1997-98	1998-99	1999-00	2000-01	Cumulative up to end March 2001
AP	361.3	540.5	396.8	544.1	499.3	4083.4
Assam	104.3	38.7	38.6	65	83.1	706.1
Bihar	18.9	22.5	20.8	60.8	20.7	551.6
Gujarat	1379.5	2206.3	1516	1764.9	957.2	12727
Haryana	606.4	654.6	676.4	725.3	823	5752.7
HP	674.1	676.4	608.1	1084.4	1161.6	7280.4
Karnataka	648.6	774	740.8	798	948.1	6258.1
Kerala	282.1	243.7	265.4	307.4	351	2644.2
MP	224.7	200.8	260.4	174.6	192.1	2187.1
Maharashtra	1014	1345.2	1747.3	1778.6	2069.4	12224.1
Orissa	146.8	184	328.8	303.7	286.4	2213.4
Punjab	338.3	541.4	552.9	569.2	772.2	4930.3
Rajasthan	312.4	258	293.4	271.2	300.4	2963.5
Tamil Nadu	607.7	517.3	680.3	721.3	755.2	6122.5
UP	233.2	180	148.6	158	156	1692.1
West Bengal	174.7	317.2	412	425.7	492.7	2797.1
All India	456.2	565.4	592.9	677.4	704.1	4828.8
Source: Report on Development Banking in India 2000-01, IDBI						

Table 15: Loans from NABARD (Rs. crores)					
State	2000-01	2001-02	2002-03	Total	Cumulative per capita (Rs.)
AP	353.3	355.0	540.0	1248.3	164.8
Assam	70.3	150.0	150.0	370.3	139.0
Bihar	334.0	326.3	326.3	986.6	119.0
Gujarat					
Haryana	63.6	121.5	146.8	331.8	157.4
HP	119.4	100.0	110.0	329.4	542.0
Karnataka	212.5	230.0	280.0	722.5	137.0
Kerala	78.6	207.5	254.0	540.1	169.6
MP	209.1	200.0	225.0	634.1	105.0
Maharashtra	349.1	375.0	500.0	1224.1	126.5
Orissa	96.4	207.0	239.1	542.5	147.8
Punjab	120.0	300.0	324.0	744.0	306.3
Rajasthan	201.9	238.9	259.8	700.5	124.0
Tamil Nadu	261.5	243.5	281.7	786.7	126.7
UP	417.4	444.2	417.5	1279.2	77.0
West Bengal	3.5	6.3	7.0	16.8	2.1
Source: State Finances- A Study of Budgets of 2002-03					

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