

achievement

UP's banking network records remarkable growth

UP State Bureau

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Uttar Pradesh's banking sector has recorded significant growth, with data for June 2025 showing rising deposits, higher loan disbursements, and wider coverage in both rural and semi-urban areas. The integration of state and central schemes with banks has reinforced public confidence, while financial inclusion initiatives continue to expand the network.

According to official figures, bank deposits in Uttar Pradesh increased by ₹1.86 lakh crore



over the past year, reaching ₹19.39 lakh crore in June 2025. This represents an annual

growth of 10.60% compared to June 2024. Loan disbursements rose by ₹0.93 lakh crore

Bank deposits rise by ₹1.86 lakh crore in a year

during the same period, amounting to ₹11.45 lakh crore—an 8.79% rise.

The state's credit-deposit (CD) ratio stood at 59.04% in March 2025 and inched up to 59.05% by June, indicating stability in credit flow. District-level data shows further improvement, with more districts now recording CD ratios above 80%, while the number of districts below 40% has

reduced to six.

Banking penetration has expanded compared to 2014, with 21 districts now reporting CD ratios between 60% and 80%. This reflects the growing role of banks in fulfilling local credit needs, particularly in rural and semi-urban regions.

The latest figures highlight Uttar Pradesh's progress in strengthening its financial system. With broader access to credit and savings, the banking sector is positioned to play a central role in supporting economic growth across the state.