



2023-24

STATE FINANCES:

A

COMPARISON

ECONOMIC ADVISER, GOVERNMENT OF PUNJAB

Website: <https://pbses.punjab.gov.in>

PREFACE

The Report entitled “State Finances: A Comparison Study” 2023-24 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 2021-22(Account), 2022-23(Revised Estimates) and 2023-24 (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 <https://pbsso.punjab.gov.in>

Charnajit Singh
Joint Director
(HoD)
Govt. of Punjab

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Introduction

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

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

List of States of Non-Special categories

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

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

List of States of Special categories

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

Chapter 1

Budgetary Statistics of State Govt.

The State Government Budget is an important financial document, which contains details of revenue receipts and expenditure of the Government for three consecutive years, viz. Budget Estimates for the year 2023-24, Revised Estimates for the year 2022-23 and Actual for the year 2021-22.

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 2023-24 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 2023-24. 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.69048.15 crore in 2020-21(A) increased to Rs.78168.31 crore in 2021-22(A) showing increased 13.21%.
- Out of the Total Receipts on the Revenue Account, State's Own Tax & Non Tax Revenue constitutes a dominant proportion which was 49.54% in 2020-21(A) and 53.87% in 2021-22(A).
- Share of transfer of resources from the centre in the form of State's Share in Central Taxes and grants were 50.46% and 46.13% during 2020-21 and 2021-22(A).

Revenue Expenditure:

- Expenditure on Revenue Account was Rs.86344.62 crore, Rs.96636.51 crore, Rs.117453.98 crore & Rs. 123440.91 crore during 2020-21 (A), 2021-22 (A), 2022-23(RE) & 2023-24(BE), thus showing an increase of 11.92%, 21.54% & 5.10%.

- During the year 2020-21 (A), 2021-22 (A) & 2022-23 (RE) & 2023-24 (BE), The maximum share of the Revenue Expenditure on interest payment was 22.09%, 19.73%, 17.11% & 17.82% followed by Pension and other retirement benefits at 15.84%, 15.24%, 14.64% & 14.58% and expenditure incurred on General Education was 13.43%, 12.77%, 12.64% & 13.05 %.

Capital Receipts:

- Capital Account Receipts, which play a vital role in creating Capital Assets in the State, stood at Rs. 57122.92 crore in 2020-21 (A) and have decreased to Rs. 47267.92 crore in 2021-22(A) showing a decrease of 17.25 %.
- Net loans from the centre were Rs. 8791.01 crore in 2020-21(A) and 12585.52 crore in 2021-22(A).

Capital Expenditure:

- The Capital Expenditure during 2020-21(A) was Rs. 39971.63 crore. This was Rs.28864.32 crore for the year 2021-22(A) showing a decrease of 27.79% over the previous year.
- The maximum share of Capital Expenditure goes to Capital Account of Economic Services which 43.82% in 2020-21(A) and 60.35% in 2021-22(A).

Overall Budgetary Position:

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

- The deficit of Revenue Account decreased from Rs.(-)17296.44 crore in 2020-21(A) to Rs.(-)18468.02 crore in 2021-22(A).
- The Capital Account balance was Rs. 17151.31 crore during 2020-21(A) and Rs. 18403.58 crore during 2021-22(A).
- The overall budgetary position shows the deficit of Rs. (-)145.13 crore during 2020-21(A) and Rs. (-)64.62 crore during 2021-22(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.43028.02 crore during 2020-21 (A) and Rs.48057.74 crore during 2021-22(A).

Table no.1.1 State Budget-Receipts on Revenue Account

(Rs in Crores)

S.No.	Source	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
A	Total Revenue Receipts (1+2+3)	69048.18	78168.31	93563.21	98852.13
1	Central Transfers (i+ii)	34843.22	36057.68	43370.43	39192.65
(i)	Share of Central Taxes	10638.21	15288.79	17163.65	18457.57
(ii)	Grants-in Aid from Centre	24205.01	20768.89	26206.78	20735.08
2	State 's own Tax Revenue(i tax)	30052.83	37326.86	44139.86	51835.49
(i)	VAT (State Share)	5372.02	6869.31	6400.00	7600.00
(ii)	State GST	11818.93	15541.59	19000.00	23000.00
(iii)	State Excise	6164.32	6157.28	8896.95	9785.00
(iv)	Stamps & Registrations	2470.33	3308.35	3950.00	4750.00
(v)	Taxes on Vehicles	1472.13	2358.96	2650.00	3450.00
(vi)	Taxes on Goods & Passengers	2.71	0.26	0.00	0.00
(vii)	Electricity Duty	2541.84	2851.63	2900.00	2750.00
(viii)	Land Revenue	67.63	83.54	92.91	200.49
(ix)	Other Taxes (Entertainment Tax, Luxury Tax etc.)	0.22	0.01	0.00	0.00
(x)	Other Taxes on Income and expenditure	142.70	155.93	250.00	300.00
3	State 's own Non Tax Revenue(i to iv)	4152.13	4783.77	6052.92	7823.99
(i)	Punjab Roadways	110.17	99.77	90.00	200.00
(ii)	Misc. General Services	2208.41	2375.91	2753.49	2918.30
(iii)	Intrest Receipts	144.38	181.08	235.00	210.66
(iv)	Other Non- tax Revenue	1689.17	2127.01	2974.43	4495.03

Source: Punjab Budget Documents

Table no. 1.2 State Budget-Expenditure on Revenue Account

(Rs. in Crores)

S.No.	Type of Expenditure	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
B	Total Revenue Expenditure	86344.62	96636.51	117453.98	123440.91
(i)	Interest Payments	19077.51	19063.50	20100.00	22000.00
(ii)	Power	2189.41	4382.98	8225.89	7809.48
(iii)	Pension & other Retirement benefits	13680.00	14729.94	17200.00	18000.00
(iv)	Police	6138.20	7021.71	7896.06	8218.90
(v)	Public Works	383.86	561.34	470.33	481.70
(vi)	General Education	11599.18	12339.25	14844.84	16106.37
(vii)	Medical & Public Health	3527.91	3611.32	4171.03	4931.63
(viii)	Irrigation & Flood Control	1009.75	1036.79	1115.32	1228.36
(ix)	Agriculture and Allied Activities	8312.28	10231.77	12768.44	13619.50
(x)	Road Transport	289.38	579.37	331.68	409.91
(xi)	Grant-in-Aid and contributions	5971.31	3858.69	4989.16	5360.50
(xii)	Industry and Minerals	2118.57	2519.08	3507.72	3699.40
(xiii)	Other Expenditure	12047.26	16700.77	21833.51	21575.16

Source: Punjab Budget Documents

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

Head	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
1	2	3	4	5
(1)Internal Debt	54903.54	28589.95	87522.60	91530.35
(a)Market Loans(Gross)	32995.00	25814.33	42922.60	45730.35
(b)Loans from S.B.I and other Banks	0.00	0.00	0.00	0.00
(c) Loans from NABARD and others	600.00	770.00	600.00	800.00
(d) Ways and Means of Advances from R.B.I	21308.54	2005.62	44000.00	45000.00
(e)Loans from Small Saving	0.00	0.00	0.00	0.00
(2)Loans from the Centre	8791.01	12585.52	1909.00	2879.80
(3)Recoveries of Loans and Advances	50.37	206.73	100.00	200.00
(4) Inter-State Settlement Accounts(Net)	0.00	0.00	0.00	0.00
(5)Contingency Fund(Net)	0.00	0.00	0.00	0.00
(6)State Provident Fund (Net)	-829.89	33.68	331.68	887.62
(7)Group Insurance Fund (Net)	-15.63	4.48	19.42	48.76
(8) Reserve fund (Net)	379.62	925.00	1345.02	1181.28
(9) Deposits & Advances (Net)	83.28	880.45	-196.12	-117.66
(10) Suspense and Miscellaneous(net)	-6181.88	4033.65	0.00	0.00
(11) Remittances (Net)	-57.48	8.46	0.00	0.00
(12)Appropriation to contingency Fund(Net)	0.00	0.00	0.00	0.00
Total Receipts on Capital Account (1 to12)	57122.94	47267.92	91031.60	96610.15

Source:Punjab Budget Documents

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

Heads	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
1	2	3	4	5
1)Capital Outlay (1 to 3)	4382.31	8009.97	8513.21	10354.52
(i)Capital Account of General Services	210.99	264.42	318.35	733.20
(ii)Capital Account of Social Services	2250.80	2910.79	5211.69	5262.73
(iii)Capital Account of Economic Services	1920.52	4834.76	2983.17	4358.59
2) Discharge of Internal Debt	34171.86	18787.36	59280.91	61409.62
3) Repayment of Loans to Centre	461.67	491.18	665.09	216.38
4)Loans and Advances	955.79	1575.81	1412.14	1040.84
Total Expenditure on Capital Account (I+II+III+IV)	39971.63	28864.32	69871.35	73021.36

Source:- Punjab Budget Documents

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

Heads	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
1	2	3	4	5
I.Revenue Account				
1.Receipts	69048.18	78168.31	93563.21	98852.13
2.Expenditure	86344.62	96636.51	117453.98	123440.91
Balance(1-2)	-17296.44	-18468.20	-23890.77	-24588.78
II. Capital Account				
1.Receipts	57122.94	47267.91	91031.60	96610.15
2.Expenditure	39971.63	28864.33	69871.35	73021.37
Balance(1-2)	17151.31	18403.58	21160.25	23588.78
Over all Balance (I+II) Or Increase or Decrease in Cash Balance	-145.13	-64.62	-2730.52	-1000.00
1.Opening Balance	340.67	194.40	129.77	-2100.74
2.Closing Balance	194.40	129.77	-2100.74	-2100.74

Source:- Punjab Budget Documents

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

Heads	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
1	2	3	4	5
I.Share of Central Taxes & Duties(1+2)	10638.21	15288.79	17163.65	18457.57
1.Taxes on Income	3276.09	4714.62	5386.10	5747.33
2.Union Excise Duties & others	7362.12	10574.17	11777.55	12710.24
II. Grants(1 to 4)	24205.01	20768.89	26206.78	20735.08
1.Non-Plan Grants	0.00	0.00	0.00	0.00
2.State Plan Schemes	0.00	0.00	305.96	571.12
3.Central Plan Schemes	0.00	0.00	7.11	14.56
4.Centrally sponsored Schemes	24205.01	20768.89	25893.71	20149.40
III.Loans Net a-(b+c)	8184.80	12000.06	1204.71	2638.24
a)Gross Loan (1 to 4)	8791.01	12585.52	1909.00	2879.80
1.Non-Plan	0.00	0.00	0.00	0.00
2.State Plan Schemes	8791.01	12585.52	1909.00	2879.80
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	461.67	491.18	665.09	216.38
c.Interest Payments	144.54	94.28	39.20	25.18
Total transfer of Resources (Net) (I to III)	43028.02	48057.74	44575.14	41830.89

Source: Punjab Budget Documents

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

(Rs. in Crores)

Item	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
1	2	3	4	5
1.Revenue from State Taxes	30052.80	37326.86	44139.86	51835.49
2. Gross State Domestic Product at current Prices	529703	584042	638023	698635
Ratio of (1) to (2) Percent	5.67	6.39	6.92	7.42

Source: Punjab Budget Documents

Chapter 2

Tax Revenue of State Governments

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

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

Generally a major chunk of State's Tax revenue consists of Goods and Service Tax (GST) followed by State Excise, Sales tax, and Duties on Electricity, Stamps and Registration and Taxes on vehicles. During the year 2023-24(BE), Punjab's Tax revenue is 71.11% of the total revenue receipts. Punjab non tax revenue was 28.89 % of the total Revenue receipts during the same period.

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

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	8186914	10636533	12256611	14398937
2	Bihar	9020308	12620716	13689685	15243730
3	Chhattisgarh	4322674	5565452	6515826	7280073
4	Delhi	2942533	4001868	4845000	5356500
5	Goa	653796	916234	983968	1253157
6	Gujarat	9048471	12878385	16646905	17440693
7	Haryana	4835139	6309932	7571430	8688093
8	Jharkhand	3659231	4902425	5608979	6463929
9	Karnataka	11874665	15402236	17847900	21055481
10	Kerala	5922124	7616061	8797262	10246402
11	Madhya Pradesh	10137267	13577884	15268009	16668365
12	Maharashtra	20075899	27524520	33578729	36270588
13	Odisha	6180084	7889271	8998933	9925118
14	Punjab	4069104	5261565	6130352	7029306
15	Rajasthan	9585921	12883859	14994941	17572157
16	Tamil Nadu	13107747	16032491	19060185	22284708
17	Uttar Pradesh	22658431	30772579	35498328	44587159
18	West Bengal	10502425	13662260	15093493	16543909
Special category					
19	Arunachal Pradesh	1190368	1628368	1892186	2051188
20	Assam	3576293	4768365	5460277	6195255
21	Himachal Pradesh	1283723	1706362	1874973	2150399
22	Jammu and Kashmir	887699	1170728	1630320	2034900
23	Manipur	556646	765880	929508	1051357
24	Meghalaya	662419	888101	1002165	1103917
25	Mizoram	365811	507680	555080	619155
26	Nagaland	443199	617635	684818	738177
27	Puduchery	194783	323629	373351	408700
28	Sikkim	326897	454196	498972	569018
29	Telangana	7934199	10999192	13026043	15249949
30	Tripura	655089	869383	972424	1059200
31	Uttaranchal	1850631	2408237	2751985	3140248
	All States	176710489	235562027	275038638	314679768

Table no. 2.2 Non Tax Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	3526704	4418716	5388228	6223464
2	Bihar	3796526	3259017	6413691	5988966
3	Chhattisgarh	1994944	2399751	3275000	3320000
4	Delhi	1243827	929430	1437571	918700
5	Goa	486702	512405	841186	769628
6	Gujarat	3767095	3804585	2971826	3330295
7	Haryana	1920962	1499238	2128818	2224149
8	Jharkhand	1955742	2069761	2733040	3369786
9	Karnataka	3796976	4173947	3388058	2785500
10	Kerala	3839559	4047963	4129553	3295465
11	Madhya Pradesh	4500411	5009701	5128678	5902624
12	Maharashtra	6870892	5806638	9513725	8681673
13	Odisha	4258641	7416673	7351067	8524882
14	Punjab	2835714	2555266	3225971	2855907
15	Rajasthan	3844867	5508146	6583726	5826643
16	Tamil Nadu	4299883	4716749	5505782	4766815
17	Uttar Pradesh	6959203	6328565	12383325	12499407
18	West Bengal	4336972	4153675	4367741	4719794
Special category					
19	Arunachal Pradesh	521983	494795	738331	564577
20	Assam	3013326	3390541	5720398	5213215
21	Himachal Pradesh	2060103	2024568	2019540	1649588
22	Jammu and Kashmir	4361850	4753122	7834552	7791291
23	Manipur	741619	643221	1630569	1703397
24	Meghalaya	405905	539313	762444	837516
25	Mizoram	408256	408294	672676	529508
26	Nagaland	699544	727479	834431	839966
27	Puduchery	468416	571892	628784	580531
28	Sikkim	233885	253876	410046	367222
29	Telangana	2157236	1747668	4554175	6406748
30	Tripura	674151	892012	1153025	1171557
31	Uttaranchal	1969805	1897463	2452502	2565478
	All States	81951697	86954469	116178458	116224293

Table no. 2.3 Total Revenue of the State Governments

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	11713618	15055249	17644839	20622401
2	Bihar	12816834	15879733	20103376	21232697
3	Chhattisgarh	6317618	7965203	9790826	10600073
4	Delhi	4186360	4931299	6282571	6275200
5	Goa	1140497	1428640	1825154	2022785
6	Gujarat	12815566	16682970	19618731	20770988
7	Haryana	6756101	7809170	9700248	10912242
8	Jharkhand	5614973	6972186	8342019	9833715
9	Karnataka	15671641	19576183	21235958	23840981
10	Kerala	9761683	11664024	12926815	13541867
11	Madhya Pradesh	14637678	18587585	20396687	22570990
12	Maharashtra	26946791	33331157	43092454	44952261
13	Odisha	10438724	15305944	16350000	18450000
14	Punjab	6904818	7816831	9356322	9885213
15	Rajasthan	13430788	18392005	21578667	23398801
16	Tamil Nadu	17407630	20749240	24565967	27051523
17	Uttar Pradesh	29617633	37101144	47881653	57086566
18	West Bengal	14839397	17815935	19461234	21263703
Special Category					
19	Arunachal Pradesh	1712351	2123164	2630517	2615765
20	Assam	6589619	8158906	11180676	11408469
21	Himachal Pradesh	3343827	3730930	3894513	3799987
22	Jammu and Kashmir	5249548	5923850	9464872	9826191
23	Manipur	1298265	1409100	2560077	2754753
24	Meghalaya	1068324	1427414	1764609	1941433
25	Mizoram	774067	915974	1227755	1148663
26	Nagaland	1142743	1345114	1519249	1578143
27	Puduchery	663199	895521	1002135	989231
28	Sikkim	560782	708072	909018	936240
29	Telangana	10091436	12746859	17580218	21656697
30	Tripura	1329240	1761395	2125449	2230757
31	Uttaranchal	3820436	4305699	5204486	5705726
	All States	258662187	322516496	391217095	430904060

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

(In Rs.)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	15509.34	20079.54	23057.81	26994.63
2	Bihar	7328.64	10103.12	10800.03	11854.34
3	Chhattisgarh	14656.61	18653.48	21589.88	23850.32
4	Delhi	14304.28	19088.33	22683.65	24625.32
5	Goa	41936.86	58470.58	62474.16	79163.42
6	Gujarat	12965.65	18228.94	23280.11	24100.34
7	Haryana	16399.75	21141.63	25063.49	28417.54
8	Jharkhand	9511.66	12580.32	14212.18	16174.78
9	Karnataka	17764.48	22896.82	26366.34	30911.67
10	Kerala	16687.21	21373.62	24589.84	28525.62
11	Madhya Pradesh	11994.49	15871.66	17634.77	19025.64
12	Maharashtra	16133.38	21947.45	26568.60	28478.79
13	Odisha	14035.12	17864.39	20317.75	22343.80
14	Punjab	13412.12	17231.26	19949.08	22729.44
15	Rajasthan	12091.07	16074.08	18506.56	21456.41
16	Tamil Nadu	17156.29	20921.68	24798.58	28907.77
17	Uttar Pradesh	9812.80	13190.30	15061.64	18727.96
18	West Bengal	10703.11	13855.69	15233.03	16616.52
Special Category States					
19	Arunachal Pradesh	77649.57	105191.73	121138.67	130151.52
20	Assam	10205.44	13478.33	15289.33	17186.60
21	Himachal Pradesh	17361.69	22962.75	25106.76	28652.88
22	Jammu and Kashmir	6620.67	8668.85	11985.00	14852.20
23	Manipur	17587.55	23978.71	28839.84	32319.61
24	Meghalaya	20146.56	26766.15	29924.31	32669.93
25	Mizoram	30083.13	41375.71	44836.83	49532.40
26	Nagaland	20218.95	27909.40	30668.07	32764.18
27	Poduchery	12398.65	20126.18	54187.37	58805.76
28	Sikkim	48286.17	66500.15	30314.22	33809.74
29	Telangana	21031.67	29016.26	34198.07	39846.23
30	Tripura	16091.60	21158.02	23448.85	25315.49
31	Uttaranchal	16235.03	20908.47	23648.58	26714.15
	All States	13009.77	17186.74	19888.33	22554.05

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

(In Rs.)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	6681.01	8341.61	10136.63	11667.54
2	Bihar	3084.53	2608.90	5059.87	4657.34
3	Chhattisgarh	6764.13	8043.14	10851.56	10876.69
4	Delhi	6046.51	4433.25	6730.52	4223.52
5	Goa	31218.83	32699.77	53408.63	48618.31
6	Gujarat	5397.91	5385.27	4155.99	4601.95
7	Haryana	6515.49	5023.24	7046.97	7274.88
8	Jharkhand	5083.68	5311.30	6925.05	8432.26
9	Karnataka	5680.27	6204.95	5005.11	4089.41
10	Kerala	10819.01	11360.15	11542.80	9174.46
11	Madhya Pradesh	5324.92	5856.01	5923.70	6737.39
12	Maharashtra	5521.58	4630.09	7527.57	6816.64
13	Odisha	9671.48	16794.24	16597.20	19191.54
14	Punjab	9346.76	8368.32	10497.79	9234.65
15	Rajasthan	4849.67	6872.04	8125.55	7114.60
16	Tamil Nadu	5627.97	6155.14	7163.39	6183.52
17	Uttar Pradesh	3013.86	2712.66	5254.14	5250.13
18	West Bengal	4419.84	4212.48	4408.12	4740.51
Special Category					
19	Arunachal Pradesh	34049.75	31963.52	47268.32	35823.43
20	Assam	8598.94	9583.75	16017.69	14462.27
21	Himachal Pradesh	27861.83	27244.89	27042.58	21979.86
22	Jammu and Kashmir	32531.69	35195.28	57594.29	56866.58
23	Manipur	23431.89	20138.40	50591.66	52363.86
24	Meghalaya	12345.05	16254.16	22766.32	24785.92
25	Mizoram	33573.69	33275.79	54335.66	42360.62
26	Nagaland	31913.49	32872.99	37368.15	37282.11
27	Poduchery	29816.45	35565.40	91260.38	83529.64
28	Sikkim	34547.24	37170.67	24911.65	21819.51
29	Telangana	5718.32	4610.41	11956.35	16740.04
30	Tripura	16559.83	21708.74	27803.84	28000.89
31	Uttaranchal	17280.51	16473.89	21075.03	21824.57
	All States	6033.44	6344.25	8400.98	8330.15

Table no. 2.6 Per Capita Total Revenue of the State Governments

(In Rs.)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	22190.35	28421.15	33194.44	38662.17
2	Bihar	10413.16	12712.02	15859.90	16511.68
3	Chhattisgarh	21420.74	26696.62	32441.44	34727.01
4	Delhi	20350.78	23521.58	29414.16	28848.84
5	Goa	73155.69	91170.39	115882.78	127781.72
6	Gujarat	18363.57	23614.21	27436.10	28702.29
7	Haryana	22915.24	26164.88	32110.46	35692.41
8	Jharkhand	14595.34	17891.62	21137.23	24607.05
9	Karnataka	23444.75	29101.78	31371.44	35001.07
10	Kerala	27506.22	32733.77	36132.65	37700.08
11	Madhya Pradesh	17319.42	21727.67	23558.47	25763.03
12	Maharashtra	21654.97	26577.54	34096.18	35295.43
13	Odisha	23706.59	34658.63	36914.95	41535.34
14	Punjab	22758.89	25599.58	30446.87	31964.08
15	Rajasthan	16940.74	22946.12	26632.11	28571.01
16	Tamil Nadu	22784.26	27076.82	31961.97	35091.29
17	Uttar Pradesh	12826.65	15902.97	20315.78	23978.09
18	West Bengal	15122.95	18068.17	19641.15	21357.03
Special Category					
19	Arunachal Pradesh	111699.32	137155.28	168406.98	165974.93
20	Assam	18804.38	23062.09	31307.02	31648.87
21	Himachal Pradesh	45223.52	50207.65	52149.35	50632.74
22	Jammu and Kashmir	39152.36	43864.13	69579.30	71718.79
23	Manipur	41019.44	44117.11	79431.50	84683.48
24	Meghalaya	32491.60	43020.30	52690.63	57455.86
25	Mizoram	63656.81	74651.50	99172.47	91893.00
26	Nagaland	52132.44	60782.39	68036.22	70046.29
27	Poduchery	42215.10	55691.57	145447.75	142335.40
28	Sikkim	82833.41	103670.89	55225.86	55629.26
29	Telangana	26750.00	33626.66	46154.42	56586.27
30	Tripura	32651.43	42866.75	51252.69	53316.38
31	Uttaranchal	33515.53	37382.35	44723.61	48538.71
All States		19043.21	23530.99	28289.31	30884.20

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

(Rs. in Lakhs)

S.No.	States	Total Tax Revenue 2020-21(A)	Total Revenue 2020-21(A)	% of col. 2/3	Total Tax Revenue 2021-22 (A)	Total Revenue 2021-22(A)	% of col. 5/6	Total Tax Revenue 2022-23(RE)	Total Revenue 2022-23(RE)	% of col. 8/9	Total Tax Revenue 2023-24(BE)	Total Revenue 2023-24 (BE)	% of col. 11/12
0	1	2	3	4	5	6	7	8	9	10	11	12	13
Non Special category													
1	Andhra Pradesh	8186914	11713618	69.89	10636533	15055249	70.65	12256611	17644839	69.46	14398937	20622401	69.82
2	Bihar	9020308	12816834	70.38	12620716	15879733	79.48	13689685	20103376	68.10	15243730	21232697	71.79
3	Chhattisgarh	4322674	6317618	68.42	5565452	7965203	69.87	6515826	9790826	66.55	7280073	10600073	68.68
4	Delhi	2942533	4186360	70.29	4001868	4931299	81.15	4845000	6282571	77.12	5356500	6275200	85.36
5	Goa	653796	1140497	57.33	916234	1428640	64.13	983968	1825154	53.91	1253157	2022785	61.95
6	Gujarat	9048471	12815566	70.61	12878385	16682970	77.19	16646905	19618731	84.85	17440693	20770988	83.97
7	Haryana	4835139	6756101	71.57	6309932	7809170	80.80	7571430	9700248	78.05	8688093	10912242	79.62
8	Jharkhand	3659231	5614973	65.17	4902425	6972186	70.31	5608979	8342019	67.24	6463929	9833715	65.73
9	Karnataka	11874665	15671641	75.77	15402236	19576183	78.68	17847900	21235958	84.05	21055481	23840981	88.32
10	Kerala	5922124	9761683	60.67	7616061	11664024	65.30	8797262	12926815	68.05	10246402	13541867	75.66
11	Madhya Pradesh	10137267	14637678	69.25	13577884	18587585	73.05	15268009	20396687	74.86	16668365	22570990	73.85
12	Maharashtra	20075899	26946791	74.50	27524520	33331157	82.58	33578729	43092454	77.92	36270588	44952261	80.69
13	Odisha	6180084	10438724	59.20	7889271	15305944	51.54	8998933	16350000	55.04	9925118	18450000	53.79
14	Punjab	4069104	6904818	58.93	5261565	7816831	67.31	6130352	9356322	65.52	7029306	9885213	71.11
15	Rajasthan	9585921	13430788	71.37	12883859	18392005	70.05	14994941	21578667	69.49	17572157	23398801	75.10

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

(Rs. in Lakhs)

S.No.	States	Total Tax Revenue 2020-21(A)	Total Revenue 2020-21(A)	% of col. 2/3	Total Tax Revenue 2021-22 (A)	Total Revenue 2021-22(A)	% of col. 5/6	Total Tax Revenue 2022-23(RE)	Total Revenue 2022-23(RE)	% of col. 8/9	Total Tax Revenue 2023-24(BE)	Total Revenue 2023-24 (BE)	% of col. 11/12
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	13107747	17407630	75.30	16032491	20749240	77.27	19060185	24565967	77.59	22284708	27051523	82.38
17	Uttar Pradesh	22658431	29617633	76.50	30772579	37101144	82.94	35498328	47881653	74.14	44587159	57086566	78.10
18	West Bengal	10502425	14839397	70.77	13662260	17815935	76.69	15093493	19461234	77.56	16543909	21263703	77.80
Special Category													
19	Arunachal Pradesh	1190368	1712351	69.52	1628368	2123164	76.70	1892186	2630517	71.93	2051188	2615765	78.42
20	Assam	3576293	6589619	54.27	4768365	8158906	58.44	5460277	11180676	48.84	6195255	11408469	54.30
21	Himachal Pradesh	1283723	3343827	38.39	1706362	3730930	45.74	1874973	3894513	48.14	2150399	3799987	56.59
22	Jammu and Kashmir	887699	5249548	16.91	1170728	5923850	19.76	1630320	9464872	17.22	2034900	9826191	20.71
23	Manipur	556646	1298265	42.88	765880	1409100	54.35	929508	2560077	36.31	1051357	2754753	38.17
24	Meghalaya	662419	1068324	62.01	888101	1427414	62.22	1002165	1764609	56.79	1103917	1941433	56.86
25	Mizoram	365811	774067	47.26	507680	915974	55.43	555080	1227755	45.21	619155	1148663	53.90
26	Nagaland	443199	1142743	38.78	617635	1345114	45.92	684818	1519249	45.08	738177	1578143	46.78
27	Puduchery	194783	663199	29.37	323629	895521	36.14	373351	1002135	37.26	408700	989231	41.31
28	Sikkim	326897	560782	58.29	454196	708072	64.15	498972	909018	54.89	569018	936240	60.78
29	Telangana	7934199	10091436	78.62	10999192	12746859	86.29	13026043	17580218	74.09	15249949	21656697	70.42
30	Tripura	655089	1329240	49.28	869383	1761395	49.36	972424	2125449	45.75	1059200	2230757	47.48
31	Uttaranchal	1850631	3820436	48.44	2408237	4305699	55.93	2751985	5204486	52.88	3140248	5705726	55.04
	Total	176710489	258662187	68.32	235562027	322516496	73.04	275038638	391217095	70.30	314679768	430904060	73.03

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2020-21	Total Non Tax Revenue 2020-21 (A)	% of col. 3/2	Total Revenue 2021-22 (A)	Total Non Tax Revenue 2021-22 (A)	% of col. 6/5	Total Revenue 2022-23 (RE)	Total Non Tax Revenue 2022-23 (RE)	% of col. 9/8	Total Revenue 2023-24 (BE)	Total Non Tax Revenue 2023-24 (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	11713618	3526704	30.11	15055249	4418716	29.35	17644839	5388228	30.54	20622401	5388228	26.13
2	Bihar	12816834	3796526	29.62	15879733	3259017	20.52	20103376	6413691	31.90	21232697	5988966	28.21
3	Chhattisgarh	6317618	1994944	31.58	7965203	2399751	30.13	9790826	3275000	33.45	10600073	3320000	31.32
4	Delhi	4186360	1243827	29.71	4931299	929430	18.85	6282571	1437571	22.88	6275200	918700	14.64
5	Goa	1140497	486702	42.67	1428640	512405	35.87	1825154	841186	46.09	2022785	769628	38.05
6	Gujarat	12815566	3767095	29.39	16682970	3804585	22.81	19618731	2971826	15.15	20770988	3330295	16.03
7	Haryana	6756101	1920962	28.43	7809170	1499238	19.20	9700248	2128818	21.95	10912242	2224149	20.38
8	Jharkhand	5614973	1955742	34.83	6972186	2069761	29.69	8342019	2733040	32.76	9833715	3369786	34.27
9	Karnataka	15671641	3796976	24.23	19576183	4173947	21.32	21235958	3388058	15.95	23840981	2785500	11.68
10	Kerala	9761683	3839559	39.33	11664024	4047963	34.70	12926815	4129553	31.95	13541867	3295465	24.34
11	Madhya Pradesh	14637678	4500411	30.75	18587585	5009701	26.95	20396687	5128678	25.14	22570990	5902624	26.15
12	Maharashtra	26946791	6870892	25.50	33331157	5806638	17.42	43092454	9513725	22.08	44952261	8681673	19.31
13	Odisha	10438724	4258641	40.80	15305944	7416673	48.46	16350000	7351067	44.96	18450000	8524882	46.21
14	Punjab	6904818	2835714	41.07	7816831	2555266	32.69	9356322	3225971	34.48	9885213	2855907	28.89
15	Rajasthan	13430788	3844867	28.63	18392005	5508146	29.95	21578667	6583726	30.51	23398801	5826643	24.90

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2020-21	Total Non Tax Revenue 2020-21 (A)	% of col. 3/2	Total Revenue 2021-22 (A)	Total Non Tax Revenue 2021-22 (A)	% of col. 6/5	Total Revenue 2022-23 (RE)	Total Non Tax Revenue 2022-23 (RE)	% of col. 9/8	Total Revenue 2023-24 (BE)	Total Non Tax Revenue 2023-24 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	17407630	4299883	23.50	20749240	4716749	4.71	24565967	5505782	9.51	27051523	4766815	11.22
17	Uttar Pradesh	29617633	6959203	29.23	37101144	1747668	23.31	47881653	4554175	22.44	57086566	6406748	22.20
18	West Bengal	14839397	4336972	29.23	17815935	4153675	23.31	19461234	4367741	22.44	21263703	4719794	22.20
Special Category													
19	Arunachal Pradesh	1712351	521983	45.73	2123164	494795	41.56	2630517	738331	51.16	2615765	564577	45.70
20	Assam	6589619	3013326	61.61	8158906	3390541	54.26	11180676	5720398	51.86	11408469	5213215	43.41
21	Himachal Pradesh	3343827	2060103	83.09	3730930	2024568	80.24	3894513	2019540	82.78	3799987	1649588	79.29
22	Jammu and Kashmir	5249548	4361850	57.12	5923850	4753122	45.65	9464872	7834552	63.69	9826191	7791291	61.83
23	Manipur	1298265	741619	37.99	1409100	643221	37.78	2560077	1630569	43.21	2754753	1703397	43.14
24	Meghalaya	1068324	405905	52.74	1427414	539313	44.57	1764609	762444	54.79	1941433	837516	46.10
25	Mizoram	774067	408256	61.22	915974	408294	54.08	1227755	672676	54.92	1148663	529508	53.22
26	Nagaland	1142743	699544	70.63	1345114	727479	103.79	1519249	834431	143.45	1578143	839966	92.87
27	Puduchery	663199	468416	41.71	895521	929430	35.85	1002135	1437571	45.11	989231	918700	39.22
28	Sikkim	560782	233885	21.38	708072	253876	13.71	909018	410046	45.11	936240	367222	29.58
29	Telangana	10091436	2157236	50.72	12746859	1747668	50.64	17580218	4554175	54.25	21656697	6406748	52.52
30	Tripura	1329240	674151	51.56	1761395	892012	44.07	2125449	1153025	47.12	2230757	1171557	44.96
31	Uttaranchal	3820436	1969805	31.68	4305699	1897463	26.96	5204486	2452502	29.70	5705726	2565478	26.97
	Total	258662187	81951697	31.68	322516496	86954469	26.96	391217095	116178458	29.70	430904060	116224293	26.97

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2020-21 (A)	Land Tax Revenue 2020-21 (A)	% of col. 3/2	Total Revenue 2021-22 (A)	Land Tax Revenue 2021-22 (A)	% of col. 6/5	Total Revenue 2022-23(RE)	Land Tax Revenue 2022-23 (RE)	% of col. 9/8	Total Revenue 2023-24 (BE)	Land Tax Revenue 2023-24 (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	11713618	14338	0.12	15055249.00	4996.90	0.03	17644839	6032	0.03	20622401	5771	0.03
2	Bihar	12816834	30237	0.24	15879733.30	28419.90	0.18	20103376	50000	0.25	21232697	55000	0.26
3	Chhattisgarh	6317618	93771	1.48	7965202.70	94993.90	1.19	9790826.00	100000	1.02	10600073	120000	1.13
4	Delhi	4186360	418	0.01	4931298.60	1.00	0.00	6282571.00	200	0.00	6275200	300	0.00
5	Goa	1140497	3423	0.30	1428640.00	6587.10	0.46	1825153.80	4098	0.22	2022785	9524	0.47
6	Gujarat	12815566	213355	1.66	16682970.00	278252.00	1.67	19618731	360000	1.83	20770988	286000	1.38
7	Haryana	6756101	1660	0.02	7809169.60	2128.70	0.03	9700248	2500	0.03	10912242	2500	0.02
8	Jharkhand	5614973	87293	1.55	6972186.10	162120.80	2.33	8342019	150000	1.80	9833715	150000	1.53
9	Karnataka	15671641	18372	0.12	19576183.30	18148.70	0.09	21235958	4269	0.02	23840981	10385	0.04
10	Kerala	9761683	49335	0.51	11664024.00	47083.70	0.40	12926815	83956	0.65	13541867	60953	0.45
11	Madhya Pradesh	14637678	50370	0.34	18587585.10	73271.80	0.39	20396687	113391	0.56	22570990	120000	0.53
12	Maharashtra	26946791	206264	0.77	33331157.20	306466.10	0.92	43092454	300000	0.70	44952261	450000	1.00
13	Odisha	10438724	60340	0.58	15305943.80	66424	0.43	16350000	75000	0.46	18450000	81500	0.44
14	Punjab	6904818	6763	0.10	7816831.40	8354	0.11	9356322	9291	0.10	9885213	20049	0.20
15	Rajasthan	13430788	27932	0.21	18392005.30	63148	0.34	21578667	52370	0.24	23398801	63576	0.27

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

(Rs. in Lakhs)

S.No.	States	Total Revenue 2020-21 (A)	Land Tax Revenue 2020-21 (A)	% of col. 3/2	Total Revenue 2021-22 (A)	Land Tax Revenue 2021-22 (A)	% of col. 6/5	Total Revenue 2022-23(RE)	Land Tax Revenue 2022-23 (RE)	% of col. 9/8	Total Revenue 2023-24 (BE)	Land Tax Revenue 2023-24 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	17407630	21119	0.12	20749240.30	20518	0.10	24565967	26101	0.05	27051523	29559	0.05
17	Uttar pradesh	29617633	29718	0.10	37101144.00	19279	0.05	47881653	24307	0.12	57086566	96200	0.45
18	West Bengal	14839397	275572	1.86	17815934.70	274267	1.54	19461234	308255	1.58	21263703	339080	1.59
Special Category													
19	Arunachal Pradesh	1712351	752	0.04	2123163.80	682.90	0.03	2630517	2075	0.02	2615765	2221	0.02
20	Assam	6589619	11681	0.18	8158905.60	18502.20	0.23	11180676	33832	0.87	11408469	68156	1.79
21	Himachal Pradesh	3343827	695	0.02	3730930.20	481.30	0.01	3894513	1502	0.02	3799987	1716	0.02
22	Jammu and Kashmir	5249548	6057	0.12	5923850.20	11328.40	0.19	9464872	1250	0.05	9826191	7500	0.27
23	Manipur	1298265	381	0.03	1409100.50	335.50	0.02	2560077	700	0.04	2754754	798	0.04
24	Meghalaya	1068324	2129	0.20	1427413.70	982.70	0.07	1764609	488	0.04	1941433	585	0.05
25	Mizoram	774067	2074	0.27	915973.90	1304.40	0.14	1227755	1900	0.13	1148663	1950	0.12
26	Nagaland	1142743	109	0.01	1345114.20	123.00	0.01	1519249	125	0.01	1578143	138	0.01
27	Puducherry	663199	143	0.02	895520.50	130.40	0.01	1002135	199	0.02	989231	199	0.02
28	Sikkim	560782	1333	0.24	708072.20	952.90	0.13	909018	860	0.00	936240	2000	0.01
29	Telangana	10091436	51	0.00	12746859.20	26.20	0.00	17580218	671	0.03	21656697	1205	0.05
30	Tripura	1329240	985	0.07	1761394.90	894.40	0.05	2125449	1259	0.02	2230757	1411	0.02
31	Uttaranchal	3820436	1691	0.04	4305699.30	3987.90	0.09	5204486	3798	0.00	5705726	5401	0.00
Total		258662187	1218361	0.47	322516497	1514192	0.47	391217095	1718428	0.44	430904060	1993675	0.46

Source: State Finances A Study of Budget of 2023-24
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 broken 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. In comparison to all India, Punjab's revenue account expenditures for development were around Rs. 6320833 lakh (53.53%) in 2023–24 (BE), Rs. 5884735 lakh (52.32%) in 2022–23 (RE), and Rs. 4553804 lakh (49.08%) in 2021–22 (A). While the total development expenditure on revenue for all India were Rs. 270832922 lakh (64.23%) in 2023–24 (BE), 255979828 lakh (65.26%) in 2022–23 (RE), and 205148412 lakh (63.55%) in 2021–22 (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 5487208 lakh (46.47%) in 2023-24 (BE) & 5361747 lakh (47.67%) in 2022-23(RE) & 4723978 lakh (50.92%) in 2021-22(A) as against all over India was 150789756 lakh (35.76%) in 2023-24 (BE), 136285137 lakh (34.74%) in 2022-23(RE) & 117679649 lakh (36.45%) in 2021-22(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. 962132 (92.92%) in 2023-24 (BE), 819486 (96.26%) in 2022-23(RE) and 774555 lakh (96.70%) in 2021-22(A) while all the States was in order of 80826845 (93.15%) in 2023-24(BE), 68526802 lakh (93.55%) in 2022-23(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. 73320 lakh (7.08%) in 2023-24(BE), 31835 lakh (3.74%) in 2022-23 (RE) and 26442 lakh (3.30%) in 2021-22 (A) while all states were in order of Rs. 5940590 lakh (6.85%) in 2023-24 (BE), 4722899 lakh (6.45%) in 2022-23(RE) and 2527285 lakh (4.75%) in 2021-22(A).

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	10366652	10301943	14394125	16148442
2	Bihar	9325236	11028016	16554663	13779235
3	Chhattisgarh	4932135	5252183	6993120	7547212
4	Delhi	3120680	3562203	4069818	4348884
5	Goa	804152	926302	1159077	1278175
6	Gujarat	9823975	10358597	12548753	12240066
7	Haryana	5521243	6047713	7059126	7982666
8	Jharkhand	3936091	4122260	4987057	5888410
9	Karnataka	11535494	14014317	13904406	16374545
10	Kerala	6359316	6640942	6310321	6853342
11	Madhya Pradesh	11094771	12447466	13384959	14808055
12	Maharashtra	18635963	20197803	27606191	27009409
13	Odisha	6570981	7510402	9683668	10960585
14	Punjab	3712029	4553804	5884735	6320833
15	Rajasthan	11816550	14438361	17460655	18294382
16	Tamil Nadu	14161341	14964742	15561921	16465827
17	Uttar pradesh	16527758	18756034	25291209	28517552
18	West Bengal	10678751	13130989	15047131	15740617
	Special category				
19	Arunachal Pradesh	887094	1101268	1474053	1542279
20	Assam	4125030	4587332	8023909	6764330
21	Himachal Pradesh	2007130	2228707	2760074	2504048
22	Jammu and Kashmir	2711259	2962947	3823218	3945401
23	Manipur	674987	619137	1180899	1271509
24	Meghalaya	749765	916633	1112825	1152118
25	Mizoram	528386	541596	781457	670322
26	Nagaland	595203	607339	737366	774007
27	Poduchery	482811	596064	659985	675377
28	Sikkim	385925	400106	506445	536666
29	Telangana	8373520	9237063	12908190	16106835
30	Tripura	822208	924093	1270301	1347163
31	Uttaranchal	2033258	2172051	2840173	2984632
	Total	183299694	205148412	255979828	270832922

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	4899038	5612419	6159497	6703130
2	Bihar	4623913	4893924	6382915	7004901
3	Chhattisgarh	1958618	2137542	2417333	2579597
4	Delhi	629503	695278	805590	884709
5	Goa	402815	496387	611547	677663
6	Gujarat	5207424	5642312	6346146	7565507
7	Haryana	3473416	3794791	4441628	4624479
8	Jharkhand	1990268	2155531	2409624	2579175
9	Karnataka	5501793	6266906	7289304	8037130
10	Kerala	5036072	7011000	7636907	7667820
11	Madhya Pradesh	4788501	4946119	5986152	6815283
12	Maharashtra	10385375	12174532	14193955	16486615
13	Odisha	2827125	3297009	4761439	4660483
14	Punjab	4325301	4723978	5361747	5487208
15	Rajasthan	6014384	6540637	7349020	7593980
16	Tamil Nadu	7899292	8489354	9939001	12038215
17	Uttar pradesh	11905750	13352105	15399716	19346541
18	West Bengal	7068428	7849537	8329361	8479861
	Special category				
19	Arunachal Pradesh	421856	483396	585146	767201
20	Assam	2289234	3636853	4565933	4269032
21	Himachal Pradesh	1345226	1389976	1749606	1765288
22	Jammu and Kashmir	2552116	2963986	3677177	3755475
23	Manipur	505521	589913	726565	696402
24	Meghalaya	400097	445390	502104	566489
25	Mizoram	323094	314153	402618	436554
26	Nagaland	510003	574369	675184	735959
27	Poduchery	243146	278703	299887	322259
28	Sikkim	241607	255827	304179	381517
29	Telangana	3947718	4443280	4373025	5060678
30	Tripura	585920	657632	775372	844814
31	Uttaranchal	1482625	1566811	1827458	1955793
	Total	103785179	117679649	136285137	150789755

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	15265690	15914362	20553622	22851571
2	Bihar	13949149	15921939	22937578	20784136
3	Chhattisgarh	6890753	7389725	9410453	10126809
4	Delhi	3750183	4257481	4875407	5233592
5	Goa	1206967	1422689	1770624	1955838
6	Gujarat	15031399	16000909	18894899	19805573
7	Haryana	8994659	9842504	11500754	12607145
8	Jharkhand	5926359	6277791	7396681	8467585
9	Karnataka	17037287	20281224	21193710	24411675
10	Kerala	11395388	13651942	13947229	14521162
11	Madhya Pradesh	15883272	17393585	19371111	21623338
12	Maharashtra	29021338	32372335	41800146	43496024
13	Odisha	9398106	10807412	14445107	15621068
14	Punjab	8037330	9277782	11246482	11808041
15	Rajasthan	17830934	20978997	24809675	25888362
16	Tamil Nadu	22060633	23454096	25500922	28504042
17	Uttar pradesh	28433508	32108139	40690925	47864093
18	West Bengal	17747179	20980526	23376492	24220477
	Special category				
19	Arunachal Pradesh	1308950	1584664	2059199	2309480
20	Assam	6414264	8224185	12589842	11033362
21	Himachal Pradesh	3352356	3618683	4509680	4269336
22	Jammu and Kashmir	5263375	5926933	7500395	7700876
23	Manipur	1180508	1209050	1907464	1967911
24	Meghalaya	1149862	1362023	1614930	1718607
25	Mizoram	851480	855749	1184075	1106876
26	Nagaland	1105206	1181708	1412549	1509966
27	Poduchery	725957	874767	959873	997636
28	Sikkim	627532	655934	810624	918183
29	Telangana	12321238	13680344	17281215	21167513
30	Tripura	1408128	1581725	2045673	2191976
31	Uttaranchal	3515883	3738862	4667631	4940425
	Total	287084873	322828061	392264965	421622677

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	% of col. 3/2	Total Expenditure 2021-22(A)	Total Dev. Expenditure 2021-22(A)	% of col. (6/7)	Total Expenditure 2022-23 (RE)	Total Dev. Expenditure 2022-23((RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Dev. Expenditure 2023-24 (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	15265690	10366652	67.91	15916331	10301943	64.73	20555595	14394125	70.03	22854071	16148442	70.66
2	Bihar	13949149	9325236	66.85	15921971	11028016	69.26	22938242	16554663	72.17	20784800	13779235	66.29
3	Chhattisgarh	6890753	4932135	71.58	7501001	5252183	70.02	9524710	6993120	73.42	10250066	7547212	73.63
4	Delhi	3750183	3120680	83.21	4604306	3562203	77.37	5329598	4069818	76.36	5698339	4348884	76.32
5	Goa	1206967	804152	66.63	1422689	926302	65.11	1770625	1159077	65.46	1955838	1278175	65.35
6	Gujarat	15031399	9823975	65.36	16042127	10358597	64.57	18949370	12548753	66.22	19867158	12240066	61.61
7	Haryana	8994659	5521243	61.38	9842504	6047713	61.44	11500754	7059126	61.38	12607145	7982666	63.32
8	Jharkhand	5926359	3936091	66.42	6277791	4122260	65.66	7396696	4987057	67.42	8467600	5888410	69.54
9	Karnataka	17037287	11535494	67.71	20942806	14014317	66.92	21835608	13904406	63.68	25093250	16374545	65.25
10	Kerala	11395388	6359316	55.81	14617951	6640942	45.43	14918368	6310321	42.30	15936091	6853342	43.01
11	Madhya Pradesh	15883272	11094771	69.85	18106131	12447466	68.75	20246784	13384959	66.11	22529713	14808055	65.73
12	Maharashtra	29021338	18635963	64.21	34968589	20197803	57.76	45088975	27606191	61.23	46564502	27009409	58.00
13	Odisha	9398106	6570981	69.92	10958754	7510402	68.53	14603891	9683668	66.31	15776144	10960585	69.48
14	Punjab	8037330	3712029	46.18	9663651	4553804	47.12	11745398	5884735	50.10	12344091	6320833	51.21
15	Rajasthan	17830934	11816550	66.27	20979001	14438361	68.82	24809680	17460655	70.38	25888368	18294382	70.67

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	% of col. 3/2	Total Expenditure 2021-22(A)	Total Dev. Expenditure 2021-22(A)	% of col. (6/7)	Total Expenditure 2022-23 (RE)	Total Dev. Expenditure 2022-23((RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Dev. Expenditure 2023-24 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	22060633	14161341	64.19	25403042	14964742	58.91	27613568	15561921	56.36	30805568	16465827	53.45
17	Uttar pradesh	28433508	16527758	58.13	33758138	18756034	55.56	42490927	25291209	59.52	50235402	28517552	56.77
18	West Bengal	17747179	10678751	60.17	21015964	13130989	62.48	23427560	15047131	64.23	24356112	15740617	64.63
	Special Category												
19	Arunachal Pradesh	1308950	887094	67.77	1584664	1101268	69.50	2059199	1474053	71.58	2309480	1542279	66.78
20	Assam	6414264	4125030	64.31	8254798	4587332	55.57	12663550	8023909	63.36	11133659	6764330	60.76
21	Himachal Pradesh	3352356	2007130	59.87	3619454	2228707	61.58	4511548	2760074	61.18	4270400	2504048	58.64
22	Jammu and Kashmir	5263375	2711259	51.51	5926933	2962947	49.99	7500395	3823218	50.97	7700876	3945401	51.23
23	Manipur	1180508	674987	57.18	1264215	619137	48.97	1959371	1180899	60.27	2029249	1271509	62.66
24	Meghalaya	1149862	749765	65.20	1362023	916633	67.30	1614930	1112825	68.91	1718607	1152118	67.04
25	Mizoram	851480	528386	62.06	855749	541596	63.29	1184075	781457	66.00	1106876	670322	60.56
26	Nagaland	1105206	595203	53.85	1181708	607339	51.39	1412549	737366	52.20	1509966	774007	51.26
27	Poduchery	725957	482811	66.51	874767	596064	68.14	959873	659985	68.76	997636	675377	67.70
28	Sikkim	627532	385925	61.50	666884	400106	60.00	823412	506445	61.51	932081	536666	57.58
29	Telangana	12321238	8373520	67.96	13680344	9237063	67.52	17282225	12908190	74.69	21168523	16106835	76.09
30	Tripura	1408128	822208	58.39	1612524	924093	57.31	2078678	1270301	61.11	2229577	1347163	60.42
31	Uttaranchal	3515883	2033258	57.83	3892895	2172051	55.80	4959424	2840173	57.27	5274771	2984632	56.58
	All States	287084873	183299694	63.85	332719702	205148412	61.66	403755576	255979828	63.40	434395957	270832923	62.35

Source: State Finances A Study of Budget of 2023-24

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2020-21(A)	Total Non Dev. Expenditure 2020-21(A)	%of col. 3/2	Total Expenditure 2021-22(A)	Total Non Dev. Expenditure 2021-22(A)	%of col. 6/5	Total Expenditure 2022-23 (RE)	Total Non Dev. Expenditure 2022-23(RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Non Dev. Expenditure 2023-24 (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	15265690	4899038	32.09	15916331	5612419	35.26	20555595	6159497	29.97	22854071	6703130	29.33
2	Bihar	13949149	4623913	33.15	15921971	4893924	30.74	22938242	6382915	27.83	20784800	7004901	33.70
3	Chhattisgarh	6890753	1958618	28.42	7501001	2137542	28.50	9524710	2417333	25.38	10250066	2579597	25.17
4	Delhi	3750183	629503	16.79	4604306	695278	15.10	5329598	805590	15.12	5698339	884709	15.53
5	Goa	1206967	402815	33.37	1422689	496387	34.89	1770625	611547	34.54	1955838	677663	34.65
6	Gujarat	15031399	5207424	34.64	16042127	5642312	35.17	18949370	6346146	33.49	19867158	7565507	38.08
7	Haryana	8994659	3473416	38.62	9842504	3794791	38.56	11500754	4441628	38.62	12607145	4624479	36.68
8	Jharkhand	5926359	1990268	33.58	6277791	2155531	34.34	7396696	2409624	32.58	8467600	2579175	30.46
9	Karnataka	17037287	5501793	32.29	20942806	6266906	29.92	21835608	7289304	33.38	25093250	8037130	32.03
10	Kerala	11395388	5036072	44.19	14617951	7011000	47.96	14918368	7636907	51.19	15936091	7667820	48.12
11	Madhya Pradesh	1588327	4788501	301.48	18106131	4946119	27.32	20246784	5986152	29.57	22529713	6815283	30.25
12	Maharashtra	29021338	10385375	35.79	34968589	12174532	34.82	45088975	14193955	31.48	46564502	16486615	35.41
13	Odisha	9398106	2827125	30.08	10958754	3297009	30.09	14603891	4761439	32.60	15776144	4660483	29.54
14	Punjab	8037330	4325301	53.82	9663651	4723978	48.88	11745398	5361747	45.65	12344091	5487208	44.45
15	Rajasthan	17830934	6014384	33.73	20979001	6540637	31.18	24809680	7349020	29.62	25888368	7593980	29.33

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 2020-21(A)	Total Non Dev. Expenditure 2020-21(A)	%of col. 3/2	Total Expenditure 2021-22(A)	Total Non Dev. Expenditure 2021-22(A)	%of col. 6/5	Total Expenditure 2022-23 (RE)	Total Non Dev. Expenditure 2022-23(RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Non Dev. Expenditure 2023-24 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	22060633	7899292	35.81	25403042	8489354	33.42	27613568	9939001	35.99	30805568	12038215	39.08
17	Uttar pradesh	28433508	11905750	41.87	33758138	13352105	39.55	42490927	15399716	36.24	50235402	19346541	38.51
18	West Bengal	17747179	7068428	39.83	21015964	7849537	37.35	23427560	8329361	35.55	24356112	8479861	34.82
Special Category													
19	Arunachal Pradesh	1308950	421856	32.23	1584664.10	483396	30.50	2059199	585146	28.42	2309480	767201	33.22
20	Assam	6414264	2289234	35.69	8254797.90	3636853	44.06	12663550	4565933	36.06	11133659	4269032	38.34
21	Himachal Pradesh	3352356	1345226	40.13	3619454.30	1389976	38.40	4511548	1749606	38.78	4270400	1765288	41.34
22	Jammu and Kashmir	5263375	2552116	48.49	5926932.50	2963986	50.01	7500395	3677177	49.03	7700876	3755475	48.77
23	Manipur	1180508	505521	42.82	1264215.10	589913	46.66	1959371	726565	37.08	2029249	696402	34.32
24	Meghalaya	1149862	400097	34.80	1362022.90	445390	32.70	1614930	502104	31.09	1718607	566489	32.96
25	Mizoram	851480	323094	37.94	855749.40	314153	36.71	1184075	402618	34.00	1106876	436554	39.44
26	Nagaland	1105206	510003	46.15	1181708.10	574369	48.61	1412549	675184	47.80	1509966	735959	48.74
27	Poduchery	725957	243146	33.49	874766.80	278703	31.86	959873	299887	31.24	997636	322259	32.30
28	Sikkim	627533	241607	38.50	666883.90	255827	38.36	823412	304179	36.94	932081	381517	40.93
29	Telangana	12321238	3947718	32.04	13680343.50	4443280	32.48	17282225	4373025	25.30	21168523	5060678	23.91
30	Tripura	1408128	585920	41.61	1612523.70	657632	40.78	2078678	775372	37.30	2229577	844814	37.89
31	Uttaranchal	3515883	1482625	42.17	3892895.00	1566811	40.25	4959424	1827458	36.85	5274771	1955794	37.08
	All States	272789929	103785179	38.05	332719702	117679649	35.37	403755576	136285137	33.75	434395957	150789756	34.71

Source: State Finances A Study of Budget of 2023-24
A Report of Reserve Bank of India

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

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	72601604	29425306	54034408	26696783
2	Bihar	58333820	67296884	9640861	12657994
3	Chhattisgarh	20556837	21131363	21505241	22572912
4	Delhi	1599648	1181545	385121	1062200
5	Goa	2428148	3910578	3281661	3292392
6	Gujarat	52115085	58656801	52817158	56136714
7	Haryana	19223442	19928462	24590688	25969371
8	Jharkhand	29882885	28459488	30825624	31082257
9	Karnataka	120544160	145788233	52302126	55182347
10	Kerala	45404479	49396946	48392649	49585112
11	Madhya Pradesh	73068600	83345372	74724203	77145368
12	Maharashtra	59091029	62201225	68596076	81401470
13	Odisha	43921286	42479262	58928549	68392071
14	Punjab	17384137	23148367	51420626	51829697
15	Rajasthan	38295352	44892042	56772385	51603041
16	Tamil Nadu	94482317	84651280	41262053	28619274
17	Uttar pradesh	189514095	248936641	56172890	58179067
18	West Bengal	79435838	104417884	111362699	116237974
Special category					
19	Arunachal Pradesh	10058088	12600722	42020624	44086320
20	Assam	16620542	19534041	20507592	20565802
21	Himachal Pradesh	6130986	7844681	2644561	1716839
22	Jammu and Kashmir	6759367	8126986	4210826	4899625
23	Manipur	1607971	1622306	1336549	1021436
24	Meghalaya	2284899	2045974	2416302	2945616
25	Mizoram	1722785	1327843	1736467	1705562
26	Nagaland	1621436	1703012	1883509	1724333
27	Poduchery	269328	198824	3615478	3723814
28	Sikkim	1572412	1800701	830607	1065384
29	Telangana	21029877	21964855	13994935	16601637
30	Tripura	3910788	4623179	2405385	2457181
31	Uttaranchal	8853150	10708590	2594345	3144388
	Total	1100324391	1213349393	917212193.9	923303977

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

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	69102590	28564207	51099376	24465114
2	Bihar	57229938	67217701	9616013	13105891
3	Chhattisgarh	19873839	21544446	21771334	22922867
4	Delhi	1205442	1512928	1920402	2181661
5	Goa	2364072	3916659	3419883	3371858
6	Gujarat	49876492	59255846	53396588	56948858
7	Haryana	16866737	17885905	22796840	24303909
8	Jharkhand	29571499	29156120	31710634	32399019
9	Karnataka	118617996	144428104	52274114	54323667
10	Kerala	42823674	46451763	46403186	47194437
11	Madhya Pradesh	71134871	83574377	74690849	77175973
12	Maharashtra	55677125	59806111	66599555	79789230
13	Odisha	44850396	46824735	60674658	71065927
14	Punjab	15669004	21308009	49254601	49370818
15	Rajasthan	33903408	42280305	53529337	49104824
16	Tamil Nadu	88388785	79924060	38236649	24862248
17	Uttar pradesh	189287276	252328203	61877908	65175186
18	West Bengal	76483130	101215118	107397477	113146065
Special category					
19	Arunachal Pradesh	10519758	13391912	42904425	44706427
20	Assam	16686546	19990485	19001676	20774517
21	Himachal Pradesh	6123117	7966693	2105866	1401140
22	Jammu and Kashmir	6749000	8123908	6418530	7799618
23	Manipur	1648707	1772801	1981791	1836019
24	Meghalaya	2175613	2125428	2545489	3183653
25	Mizoram	1654657	1426481	1810025	1746199
26	Nagaland	1665605	1922139	2069185	1796510
27	Poduchery	205844	169615	3650776	3714919
28	Sikkim	1525653	1841135	902119	1064464
29	Telangana	18631726	21024421	14265626	17152146
30	Tripura	3832522	4782764	2517157	2584489
31	Uttaranchal	9007279	11126878	2836088	3571770
	Total	1063352301	1202859259	909678153.9	922239422

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	1247710	1438430	1652439	2986689
2	Bihar	1682209	2017081	3385025	2497448
3	Chhattisgarh	851516	1015261	1612635	1745196
4	Delhi	445273	793702	952803	1028590
5	Goa	163023	228678	422200	415782
6	Gujarat	2629610	2763550	3784071	6860896
7	Haryana	548209	1048349	1394461	1648378
8	Jharkhand	769473	864260	1314684	1998721
9	Karnataka	4419976	4693455	5101839	4769669
10	Kerala	1262981	1392347	1458942	1437768
11	Madhya Pradesh	2938171	3974442	4409636	5258843
12	Maharashtra	2819031	4398918	6753470	6787254
13	Odisha	1708103	2185706	3627086	4910669
14	Punjab	417133	774555	819486	962132
15	Rajasthan	1487231	2366807	2847742	3677018
16	Tamil Nadu	3213107	3623057	3725302	4334812
17	Uttar pradesh	5071401	6908531	11823252	13616954
18	West Bengal	1248815	1693924	2060554	3254813
	Special category				
19	Arunachal Pradesh	437936	486994	672787	309717
20	Assam	1188094	1926304	2125674	1865432
21	Himachal Pradesh	513968	563976	602604	504653
22	Jammu and Kashmir	969414	1038801	2492028	3118157
23	Manipur	237777	316973	839036	986302
24	Meghalaya	160171	257984	312643	360047
25	Mizoram	108333	96495	262444	54968
26	Nagaland	126232	160055	270506	134343
27	Poduchery	20058	14665	36670	61957
28	Sikkim	142066	108653	247454	189186
29	Telangana	1514322	2791277	2440813	3561288
30	Tripura	74648	114344	236684	392881
31	Uttaranchal	578331	644860	841834	1096285
	Total	38994322	50702432.3	68526802	80826845

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
	Non Special category				
1	Andhra Pradesh	649785	198841	32230	119415
2	Bihar	138650	350749	582480	428284
3	Chhattisgarh	50903	35161	95307	120824
4	Delhi	24613	37370	71658	90350
5	Goa	43662	39415	75538	84271
6	Gujarat	48436	54954	84875	149199
7	Haryana	38761	56207	70102	197646
8	Jharkhand	77092	73430	109127	126127
9	Karnataka	120629	93979	174753	329215
10	Kerala	25984	26826	30420	22785
11	Madhya Pradesh	97406	98869	137215	146797
12	Maharashtra	149639	268121	491720	602831
13	Odisha	86795	86842	204851	257587
14	Punjab	21099	26442	31835	73320
15	Rajasthan	39818	48353	66380	129129
16	Tamil Nadu	93658	78021	109437	101748
17	Uttar pradesh	152310	235724	836860	1132275
18	West Bengal	54559	54484	86283	147810
	Special category				
19	Arunachal Pradesh	74399	161839	192914	248674
20	Assam	51845	86280	370521	516815
21	Himachal Pradesh	16954	38963	28512	15585
22	Jammu and Kashmir	77624	65903	166539	205944
23	Manipur	6141	8307	16219	15077
24	Meghalaya	13233	17196	21634	21121
25	Mizoram	4263	3943	11126	114700
26	Nagaland	40961	29330	40332	45989
27	Poduchery	3898	1613	5354	8245
28	Sikkim	9322	22925	27946	29608
29	Telangana	77888	96158	252589	191182
30	Tripura	8560	22552	92829	50942
31	Uttaranchal	75490	108490	205314	217095
	Total	2374377	2527285	4722899	5940590

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

(Rs. in Lakhs)

S.No.	States	2020-21(A)	2021-22(A)	2022-23(RE)	2023-24(BE)
0	1	2	3	4	5
Non Special category					
1	Andhra Pradesh	1897495	1637271	1684669	3106104
2	Bihar	1820859	2367829	3967505	2925732
3	Chhattisgarh	902419	1050422	1707942	1866020
4	Delhi	469886	831072	1024461	1118940
5	Goa	206685	268093	497738	500053
6	Gujarat	2678046	2818504	3868946	7010095
7	Haryana	586970	1104556	1464562	1846024
8	Jharkhand	846565	937691	1423811	2124847
9	Karnataka	4540605	4787434	5276592	5098884
10	Kerala	1288965	1419173	1489362	1460553
11	Madhya Pradesh	3035577	4073311	4546851	5405640
12	Maharashtra	2968670	4667039	7245190	7390084
13	Odisha	1794898	2272548	3831937	5168256
14	Punjab	438232	800997	851320	1035453
15	Rajasthan	1527049	2415160	2914121	3806147
16	Tamil Nadu	3306765	3701078	3834739	4436559
17	Uttar pradesh	5223711	7144255	12660111	14749229
18	West Bengal	1303374	1748409	2146837	3402623
Special category					
19	Arunachal Pradesh	512335	648833	865701	558391
20	Assam	1239939	2012583	2496195	2382247
21	Himachal Pradesh	530922	602939	631116	520238
22	Jammu and Kashmir	1047038	1104704	2658567	3324101
23	Manipur	243918	325280	855255	1001379
24	Meghalaya	173404	275179	334277	381168
25	Mizoram	112596	100438	273571	169668
26	Nagaland	167193	189385	310839	180332
27	Poduchery	23956	16278	42024	70202
28	Sikkim	151388	131578	275399	218795
29	Telangana	1592210	2887435	2693402	3752470
30	Tripura	83208	136895	329513	443823
31	Uttaranchal	653821	753350	1047148	1313380
	Total	41368699	53229718	73249701	86767434

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	Total Dev. Expenditure	Total Expenditure 2021-22(A)	Total Dev. Expenditure 2021-22 (A)	%of col. 6/5	Total Expenditure 2022-23(RE)	Total Dev. Expenditure 2022-23(RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Dev. Expenditure 2023-24(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	1897495	1247710	65.76	1637271	1438430	87.86	1684669	1652439	98.09	3106104	2986689	96.16
2	Bihar	1820859	1682209	92.39	2367829	2017081	85.19	3967505	3385025	85.32	2925732	2497448	85.36
3	Chhattisgarh	902419	851516	94.36	1050422	1015261	96.65	1707942	1612635	94.42	1866020	1745196	93.53
4	Delhi	469886	445273	94.76	831072	793702	95.50	1024461	952803	93.01	1118940	1028590	91.93
5	Goa	206685	163023	78.88	268093	228678	85.30	497738	422200	84.82	500053	415782	83.15
6	Gujarat	2678046	2629610	98.19	2818504	2763550	98.05	3868946	3784071	97.81	7010095	6860896	97.87
7	Haryana	586970	548209	93.40	1104556	1048349	94.91	1464562	1394461	95.21	1846024	1648378	89.29
8	Jharkhand	846565	769473	90.89	937691	864260	92.17	1423811	1314684	92.34	2124847	1998721	94.06
9	Karnataka	4540605	4419976	97.34	4787434	4693455	98.04	5276592	5101839	96.69	5098884	4769669	93.54
10	Kerala	1288965	1262981	97.98	1419173	1392347	98.11	1489362	1458942	97.96	1460553	1437768	98.44
11	Madhya Pradesh	3035577	2938171	96.79	4073311	3974442	97.57	4546851	4409636	96.98	5405640	5258843	97.28
12	Maharashtra	2968670	2819031	94.96	4667039	4398918	94.26	7245190	6753470	93.21	7390084	6787254	91.84
13	Odisha	1794898	1708103	95.16	2272548	2185706	96.18	3831937	3627086	94.65	5168256	4910669	95.02
14	Punjab	438232	417133	95.19	800997	774555	96.70	851320	819486	96.26	1035453	962132	92.92
15	Rajasthan	1527049	1487231	97.39	2415160	2366807	98.00	2914121	2847742	97.72	3806147	3677018	96.61

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

(Rs. in Lakhs)

S.No.	States	Total Expenditure 2020-21(A)	Total Dev. Expenditure 2020-21(A)	Total Dev. Expenditure	Total Expenditure 2021-22(A)	Total Dev. Expenditure 2021-22 (A)	%of col. 6/5	Total Expenditure 2022-23(RE)	Total Dev. Expenditure 2022-23(RE)	% of col. 9/8	Total Expenditure 2023-24(BE)	Total Dev. Expenditure 2023-24(BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	3306765	3213107	97.17	3701078	3623057	50.71	3834739	3725302	29.43	4436559	4334812	97.71
17	Uttar pradesh	5223711	5071401	97.08	7144255	6908531	395.13	12660111	11823252	550.73	14749229	13616954	92.32
18	West Bengal	1303374	1248815	95.81	1748409	1693924	103.22	2146837	2060554	104.19	3402623	3254813	95.66
	Special Category												
19	Arunachal Pradesh	512335	437936	85.48	648833	486994	24.20	865701	672787	77.72	558391	309717	55.47
20	Assam	1239939	1188094	95.82	2012583	1926304	319.49	2496195	2125674	85.16	2382247	1865432	78.31
21	Himachal Pradesh	530922	513968	96.81	602939	563976	51.05	631116	602604	95.48	520238	504653	97.00
22	Jammu and Kashmir	1047038	969414	92.59	1104704	1038801	319.36	2658567	2492028	93.74	3324101	3118157	93.80
23	Manipur	243918	237777	97.48	325280	316973	115.19	855255	839036	98.10	1001379	986302	98.49
24	Meghalaya	173404	160171	92.37	275179	257984	256.86	334277	312643	93.53	381168	360047	94.46
25	Mizoram	112596	108333	96.21	100438	96495	50.95	273571	262444	95.93	169668	54968	32.40
26	Nagaland	167193	126232	75.50	189385	160055	983.29	310839	270506	87.02	180332	134343	74.50
27	Poduchery	23956	20058	83.73	16278	14665	11.15	42024	36670	87.26	70202	61957	88.25
28	Sikkim	151388	142066	93.84	131578	108653	3.76	275399	247454	89.85	218795	189186	86.47
29	Telangana	1592210	1514322	95.11	2887435	2791277	2038.99	2693402	2440813	90.62	3752470	3561288	94.91
30	Tripura	83208	74648	89.71	136895	114344	15.18	329513	236684	71.83	443823	392881	88.52
31	Uttaranchal	653821	578331	88.45	753350	644860	1.21	1047148	841834	80.39	1313380	1096285	83.47
	All States	41368699	38994322	94.26	53229718	50702432	95.25	73249701	68526802	93.55	86767434	80826845	93.15

Source: State Finances A Study of Budget of 2023-24

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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 2020-21 (A)	Total Non-Dev. Expenditure 2020-21 (A)	% of col. 3/2	Total Expenditure 2021-22 (A)	Total Non-Dev. Expenditure 2021-22 (A)	% of col. 6/5	Total Expenditure 2022-23(RE)	Total Non-Dev. Expenditure 2022-23 (RE)	% of col. 9/8	Total Expenditure 2023-24 (BE)	Total Non-Dev. Expenditure 2023-24 (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	1897495	649785	34.24	1637271	198841	12.14	1684669	32230	1.91	3106104	119415	3.84
2	Bihar	1820859	138650	7.61	2367829	350749	14.81	3967505	582480	14.68	2925732	428283.5	14.64
3	Chhattisgarh	902419	50903	5.64	1050422	35161	3.35	1707942	95307	5.58	1866020	120824	6.47
4	Delhi	469886	24613	5.24	831072	37370	4.50	1024461	71658	6.99	1118940	90349.8	8.07
5	Goa	206685	43662	21.12	268093	39415	14.70	497738	75538	15.18	500053	84271	16.85
6	Gujarat	2678046	48436	1.81	2818504	54954	1.95	3868946	84875	2.19	7010095	149199	2.13
7	Haryana	586970	38761	6.60	1104556	56207	5.09	1464562	70102	4.79	1846024	197646	10.71
8	Jharkhand	846565	77092	9.11	937691	73430	7.83	1423811	109127	7.66	2124847	126126.7	5.94
9	Karnataka	4540605	120629	2.66	4787434	93979	1.96	5276592	174753	3.31	5098884	329215	6.46
10	Kerala	1288965	25984	2.02	1419173	26826	1.89	1489362	30420	2.04	1460553	22785.3	1.56
11	Madhya Pradesh	3035577	97406	3.21	4073311	98869	2.43	4546851	137215	3.02	5405640	146796.9	2.72
12	Maharashtra	2968670	149639	5.04	4667039	268121	5.74	7245190	491720	6.79	7390084	602830.5	8.16
13	Odisha	1794898	86795	4.84	2272548	86842	3.82	3831937	204851	5.35	5168256	257586.8	4.98
14	Punjab	438232	21099	4.81	800997	26442	3.30	851320	31835	3.74	1035453	73320.4	7.08
15	Rajasthan	1527049	39818	2.61	2415160	48353	2.00	2914121	66380	2.28	3806147	129128.8	3.39

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 2020-21 (A)	Total Non-Dev. Expenditure 2020-21 (A)	% of col. 3/2	Total Expenditure 2021-22 (A)	Total Non-Dev. Expenditure 2021-22 (A)	% of col. 6/5	Total Expenditure 2022-23(RE)	Total Non-Dev. Expenditure 2022-23 (RE)	% of col. 9/8	Total Expenditure 2023-24 (BE)	Total Non-Dev. Expenditure 2023-24 (BE)	% of col. 12/11
0	1	2	3	4	5	6	7	8	9	10	11	12	13
16	Tamil Nadu	3306765	93658	1.79	3701078	78021	2.11	3834739	109437	2.85	4436559	101747.5	2.29
17	Uttar pradesh	5223711	152310	11.69	7144255	235724	3.30	12660111	836860	6.61	14749229	1132275.1	7.68
18	West Bengal	1303374	54559	4.19	1748409	54484	3.12	2146837	86283	4.02	3402623	147810.3	4.34
	Special Category												
19	Arunachal Pradesh	512335	74399	14.52	648833	161839	24.94	865701	192914	22.28	558391	248674	44.53
20	Assam	1239939	51845	4.18	2012583	86280	4.29	2496195	370521	14.84	2382247	516815	21.69
21	Himachal Pradesh	530922	16954	3.19	602939	38963	6.46	631116	28512	4.52	520238	15585	3.00
22	Jammu and Kashmir	1047038	77624	7.41	1104704	65903	5.97	2658567	166539	6.26	3324101	205944	6.20
23	Manipur	243918	6141	2.52	325280	8307	2.55	855255	16219	1.90	1001379	15077	1.51
24	Meghalaya	173404	13233	7.63	275179	17196	6.25	334277	21634	6.47	381168	21121	5.54
25	Mizoram	112596	4263	3.79	100438	3943	3.93	273571	11126	4.07	169668	114700	67.60
26	Nagaland	167193	40961	24.50	189385	29330	15.49	310839	40332	12.98	180332	45989	25.50
27	Poduchery	23956	3898	16.27	16278	1613	9.91	42024	5354	12.74	70202	8245	11.75
28	Sikkim	151388	9322	6.16	131578	22925	17.42	275399	27946	10.15	218795	29608	13.53
29	Telangana	1592210	77888	4.89	2887435	96158	3.33	2693402	252589	9.38	3752470	191182	5.09
30	Tripura	83208	8560	10.29	136895	22552	16.47	329513	92829	28.17	443823	50942	11.48
31	Uttaranchal	653821	75490	11.55	753350	108490	14.40	1047148	205314	19.61	1313380	217095	16.53
	All States	41368699	2374377	5.74	53229718	2527285	4.75	73249701	4722899	6.45	86767434	5940590	6.85

Source: State Finances A Study of Budget of 2023-24
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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.8126.32 lakh during 2022-23 and 38467.05 lakh during 2021-22.
- The total expenditure of Zila Parishad in Punjab was Rs. 231699.09 lakh during 2021-22 as compared to Rs.7009.39 lakh during 2022-23. Income of improvement trusts for Punjab was Rs. 3483121 lakh in 2021-22 and Rs.1753462 lakh in 2022-23 where as the expenditure was Rs. 2862081 lakh during 2021-22 and Rs.3655079 lakh during 2022-23.

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

(Rs. in Lakhs)

S.No.	Year	Local rate	Taxes	Fees	Property	Education	Medical and Health	Grants in Aid	Other sources	Total
0	1	2	3	4	5	6	7	8	9	10
1	2000-01	10.17	-	2.18	261.77	-	-	1248.86	464.99	1987.97
		(0.51)	-	(0.11)	(13.17)	-	-	(62.82)	(23.39)	(100.00)
2	2010-11	0.49	31.77	5.95	233.04	14.38	933.55	1335.15	364.23	2918.56
		(0.02)	(1.09)	(0.20)	(7.98)	(0.49)	(31.99)	(45.75)	(12.48)	(100.00)
3	2012-13	-	35.66	6.85	414.78	-	1040.68	3147.44	349.12	4994.53
		-	(0.71)	(0.14)	(8.30)	-	(20.84)	(63.02)	(6.99)	(100.00)
4	2014-15(P)		32.22	54.91	365.40	-	-	4191.85	969.02	5613.40
			0.57	0.98	6.51	-	-	74.68	17.26	100.00
5	2015-16	2.98	71.21	66.84	413.74	-	165.08	4151.22	1034.37	5905.44
		(0.05)	(1.21)	(1.13)	7.00	-	(2.80)	(70.29)	17.52	100.00
6	2016-17	3.00	61.91	61.20	436.79	-	166.82	5636.62	1357.67	7724.01
		0.04	0.80	0.79	5.65	-	2.16	72.98	17.58	100.00
7	2017-18	3.00	80.19	66.63	411.85	-	41.24	2314.09	870.56	3787.56
		0.08	2.12	1.76	10.87	-	1.09	61.10	22.98	100.00
8	2018-19	12.54	72.85	127.67	508.45	-	1.37	5597.44	3779.82	10100.14
		0.12	0.72	1.26	5.03	-	0.01	55.42	37.42	100.0
9	2019-20	1.18	60.44	116.41	867.25	-	2.39	5882.98	4267.95	11198.60
		0.01	0.54	1.04	7.74	-	0.02	52.53	38.11	100.0
10	2020-21	0.00	71.91	66.07	526.47	-	6801.00	30305.26	1013.48	38784.19
		0.00	0.18	0.17	1.36	-	17.54	78.14	2.61	100.00
11	2021-22	29.34	47.15	18.76	680.76		6802.57	29596.60	1291.87	38467.05
		0.08	0.12	0.05	1.77		17.68	76.94	3.36	100.00
12	2022-23	39.52	47.15	25.79	593.38		2.97	5739.13	1678.38	8126.32
		0.49	0.58	0.32	7.30		0.04	70.62	20.65	100.00

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

(Rs. in Lakhs)

S.No.	Year	Establishment	Roads	Education	Medical and Health	Vetinary	Other Exp.	Total
0	1	2	3	4	5	6	7	8
1	2000-01	692.40	9.28	165.50	6.13	22.52	934.46	1830.29
		(37.83)	(0.51)	(9.04)	(0.33)	(1.23)	(51.06)	(100.00)
2	2010-11	2030.12	4.71	-	458.19	148.20	360.79	3002.01
		(67.62)	(0.16)	-	(15.26)	(4.94)	(12.02)	(100.00)
3	2012-13	3890.46	-	-	143.91	80.11	445.55	4560.03
		(85.32)	-	-	(3.15)	(1.76)	(9.77)	(100.00)
4	2014-15(P)	4645.80	-	-	1.80	0.05	797.81	5445.46
		(85.31)	-	-	(0.03)	(0.01)	(14.65)	(100.00)
5	2015-16	3209.99	14.47	3.50	-	552.37	2026.26	5806.59
		(55.28)	(0.25)	(0.06)	-	(9.51)	(34.90)	(100.00)
6	2016-17	3521.77	1400.10	-	159.55	-	4518.45	9599.87
		(36.69)	(14.58)	-	(1.66)	-	(47.07)	(100.00)
7	2017-18	3769.11	120.94	-	542.88	-	758.27	5191.20
		(72.61)	-2.33	-	(10.46)	-	(14.60)	(100.00)
8	2018-19	3189.92	-	4.24	915.75	-	5436.36	9546.27
		(33.42)	-	(0.04)	(9.59)	-	(56.95)	(100.00)
9	2019-20	3072.85	60.02	-	904.83	-	6883.23	10920.93
		(28.14)	(0.55)	-	(8.28)	-	(63.03)	(100.00)
10	2020-21	3573.72	63.93	-	1337.04	-	32419.10	37393.79
		(9.56)	(0.17)	-	(3.57)	-	(86.70)	(100.00)
11	2021-22	3671.20	63.93	-	1320.23	-	226643.73	231699.09
		(1.58)	(0.03)	-	(0.57)	-	(97.82)	(100.00)
12	2022-23	3714.32	0.00	-	1287.54	-	2007.53	7009.39
		(52.99)	0.00	-	(18.37)	-	(28.64)	(100.00)

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

(Rs.in 000)

S. No.	Year	Income	Expenditure
0	1	2	3
1	1985-86	1272	1314
2	1988-89	1952	1670
3	1990-91	4596	7245
4	1994-95	5688	5013
5	1997-98	1122402	1120524
6	2010-11	11207349	9220001
7	2012-13	4088050	3699681
8	2014-15	3479461	3829476
9	2015-16	4507211	4102084
10	2016-17	3716325	3996836
11	2017-18	2738219	2203989
12	2018-19	1878430	1943474
13	2019-20	2108528	2236502
14	2020-21	2327769	2404489
15	2021-22	3483121	2862081
16	2022-23	1753462	3655079

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, 2022 was 11363. The Number of Indian Commercial banks were 6716, foreign banks were 6, Co-operative banks were 802 and Post office saving banks was 3839 respectively.

The total number of Schedule Commercial bank offices in Punjab was 6716 as on 31st December 2023. The deposits in these banks were to the tune of Rs. 598585 crore and credits made by these banks were Rs. 275797 crore. The percentage share of Punjab in total bank credit of all states was 2.18%. The share of Maharashtra was (27.49%) followed by Tamil Nadu (9.11%). Credit deposit ratio in Punjab was 54.06. Credit deposit ratio was highest (155.45%) in Andhra Pradesh followed by Tamil-Nadu (114.01%).

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

S.No.	Type of Bank	No. of Offices										
		2011	2012	2014	2015	2016	2017	2018	2019	2020	2021	2022
0	1	2	3	4	5	6	7	8	9	10	11	12
1	Indian Commercial Banks	4231	4726	5887	6210	6563	6715	6700	6834	6860	6669	6716
2	Foreign Banks	8	8	8	7	4	4	4	5	5	6	6
3	Co-operative Banks	804	802	802	802	802	802	802	801	801	802	802
4	Post Office Saving Banks Punjab Circle	3849	3850	3856	3861	3861	3870	3870	3869	3869	3836	3839
5	All Type of Banks	8892	9386	10553	10880	11230	11391	11376	11509	11535	11313	11363

Source: Statistical Abstract various years

**Table no.5.2 State-Wise Distribution of Offices ,Deposits and Bank Credit of Scheduled Commercial Banks
December 2023**

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	7506	7	416807	2.35	599963	4.46
2	Bihar	7660	16	454854	2.57	206431	1.53
3	Chhattisgarh	2959	10	209360	1.18	144975	1.08
4	Delhi	3575	5	1570792	8.86	1459298	10.85
5	Goa	651	2	98984	0.56	24395	0.18
6	Gujarat	8542	8	984889	5.56	705661	5.25
7	Haryana	5132	6	673360	3.80	381753	2.84
8	Jharkhand	3207	12	289572	1.63	98391	0.73
9	Karnataka	10681	6	1399768	7.90	912322	6.78
10	Kerala	6681	5	700349	3.95	453866	3.37
11	Madhya Pradesh	7373	11	525302	2.96	378329	2.81
12	Maharashtra	13495	9	3684051	20.78	3697768	27.49
13	Odisha	5400	8	439967	2.48	192202	1.43
14	Punjab	6426	5	553976	3.12	293724	2.18
15	Rajasthan	8139	9	572039	3.23	461940	3.43
16	Tamil Nadu	12023	6	1166344	6.58	1225344	9.11
17	Uttar Pradesh	17910	12	1467655	8.28	674305	5.01
18	West Bengal	9484	10	1018395	5.74	477275	3.55
	Special category						
19	Arunachal Pradesh	191	8	21582	0.12	6872	0.05
20	Assam	2995	11	195913	1.11	101229	0.75
21	Himachal Pradesh	1690	4	131743	0.74	42968	0.32
22	Jammu and Kashmir	1839	7	157651	0.89	86960	0.65
23	Manipur	233	13	13027	0.07	10047	0.07
24	Meghalaya	375	9	29687	0.17	10464	0.08
25	Mizoram	229	5	13735	0.08	6705	0.05
26	Nagaland	197	11	13871	0.08	7249	0.05
27	Poduchery	267	6	25312	0.14	16789	0.12
28	Sikkim	171	4	12162	0.07	5489	0.04
29	Telangana	5657	6	662831	3.74	686845	5.11
30	Tripura	586	7	32429	0.18	13815	0.10
31	Uttaranchal	2142	5	193266	1.09	69689	0.52

Table no.5.3 State-wise percentage of credit to deposits of Scheduled Commercial Banks Dec.2022and Dec.2023

(Rs. in Crores)

S.No.	States	Last Friday of (As on Dec.2022)			Last Friday of (As on Dec.2023)		
		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	386156	535917	138.78	421938	655914	155.45
2	Bihar	443245	188318	42.49	453686	222073	48.95
3	Chhattisgarh	196783	130044	66.08	212472	172674	81.27
4	Delhi	1488952	1387641	93.20	1807097	1626254	89.99
5	Goa	92900	22614	24.34	109552	28806	26.29
6	Gujarat	928352	649141	69.92	1116598	836191	74.89
7	Haryana	612931	335549	54.74	741200	482371	65.08
8	Jharkhand	283111	87413	30.88	311956	13529	4.34
9	Karnataka	1382665	838300	60.63	1557249	1065248	68.41
10	Kerala	670023	413288	61.68	754366	521725	69.16
11	Madhya Pradesh	540433	344156	63.68	565825	425237	75.15
12	Maharashtra	3500979	3182905	90.91	4265757	4412991	103.45
13	Odisha	421290	171898	40.80	471149	228490	48.50
14	Punjab	510163	275797	54.06	598585	341818	57.10
15	Rajasthan	530607	417660	78.71	598138	522488	87.35
16	Tamil Nadu	1111871	1129451	101.58	1268624	1446339	114.01
17	Uttar Pradesh	1399785	609454	43.54	1549075	762604	49.23
18	West Bengal	977993	454694	46.49	1077915	527353	48.92
	Special category						
19	Arunachal Pradesh	24131	5903	24.46	23564	8077	34.28
20	Assam	189530	92145	48.62	201131	116962	58.15
21	Himachal Pradesh	123575	39622	32.06	138727	47828	34.48
22	Jammu and Kashmir	153283	78994	51.53	163113	95913	58.80
23	Manipur	13874	8316	59.94	13928	10801	77.55
24	Meghalaya	29453	9413	31.96	28405	12156	42.80
25	Mizoram	13106	5915	45.13	9779	4514	46.16
26	Nagaland	14576	6262	42.96	15102	8428	55.81
27	Poduchery	24587	15633	63.58	27814	18843	67.75
28	Sikkim	12397	4879	39.36	13499	6314	46.77
29	Telangana	638895	619491	96.96	740256	803528	108.55
30	Tripura	31165	13213	42.40	26608	12253	46.05
31	Uttaranchal	180722	64337	35.60	209904	84752	40.38

Table no.5.4 State-wise Net Small Savings Collections

(Rs. in Crores)

(Rs. in crore)

S.No.	States	Net amount (including P.P.F) collected through post offices						
		2011-2012	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
0	1	2	6	7	8	9	10	11
Non Special category								
1	Andhra Pradesh	-1204.60	2327.35	3487.03	4843.63	5644.12	5900.93	4941.24
2	Bihar	-1064.66	2747.26	3846.41	6944.77	6163.98	5440.60	8647.54
3	Chhattisgarh	-35.21	-690.94	1508.11	2246.76	2661.97	2413.46	2855.97
4	Goa	707.57	184.88	247.98	526.17	588.84	575.99	502.71
5	Gujarat	-625.72	3466.87	7906.68	12017.13	14194.47	15091.77	10400.31
6	Haryana	67.05	2669.02	3592.90	6514.82	6723.80	6893.21	4932.78
7	Jharkhand	3.66	1422.46	1907.23	2835.62	3492.45	3471.20	3455.77
8	Karnataka	-2130.06	1083.13	6865.11	2774.69	12142.65	13448.07	10454.91
9	Kerala	-2655.12	2956.62	3445.74	4174.88	4538.12	5258.15	5174.11
10	Madhya Pradesh	-53.58	2263.16	3215.36	4964.08	5633.12	6070.26	5951.32
11	Maharashtra	76.83	6200.06	10369.91	19220.28	21288.58	22569.19	18710.23
12	Odisha	816.70	2915.07	4104.34	6227.36	6589.59	7780.14	7697.18
13	Punjab	214.02	3335.55	5091.17	6110.73	9951.75	8364.63	5970.99
14	Rajasthan	-456.48	2780.69	5568.59	9212.32	10428.08	10407.39	9332.83
15	Tamil Nadu	-1735.41	8215.46	11417.79	16387.50	11827.27	13563.94	11271.48
16	Uttar Pradesh	-1968.71	7639.69	10435.71	14859.56	16153.90	15974.08	17734.74
17	West Bengal	-51.88	10481.55	16479.08	21293.09	19223.66	28610.31	21473.98
Special category								
18	Arunachal Pradesh	463.97	118.49	95.26	99.90	131.08	143.07	185.35
19	Assam	-34.18	1522.72	1922.51	2765.17	3061.58	3155.53	3330.62
20	Himachal Pradesh	-2717.25	2104.66	2849.75	3494.88	4207.95	4460.32	4689.73
21	Jammu and Kashmir	637.07	684.37	784.59	1467.42	1828.53	2488.07	1903.92
22	Manipur	-3.57	26.31	39.08	35.09	84.54	78.11	58.32
23	Meghalaya	0.55	70.04	114.13	129.75	113.63	94.11	91.71
24	Mizoram	-62.04	-5.32	14.31	-368.99	51.42	-508.16	33.24
25	Nagaland	-125.45	20.02	36.54	43.53	40.85	48.59	35.13
26	Poduchery	-1282.03	97.07	123.60	203.45	208.27	271.55	
27	Sikkim	-5.78	21.04	46.26	54.56	51.39	77.50	42.95
28	Telangana		1035.72	856.15	1746.43	2094.63	2137.35	2223.08
29	Tripura	16.85	441.02	546.42	1071.51	640.84	1242.72	803.7
30	Uttarakhand	-105.52	2509.15	2596.15	3028.11	3553.20	3902.96	3365.28
31	Delhi	-2093.85	3027.21	3705.13	7079.79	8596.49	8123.67	4985.05

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S. N	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
0	1	2	3	4	5	9	10	11	12	13	14
1	Post of Saving Bank Deposits										
	i) Gross Receipts	1480735	4827438	41080900	45954044	125925653	146153290	162779798	186052221	204669125	228985004
	ii) Encashment	1287433	4442172	39765257	43661177	122473531	138746855	15808818	181064362	201340169	223435538
	iii) Net Receipts	193302	385266	1315643	2292867	3452122	7406435	146970980	4987859	3328956	5549466
2	10 Year Cumulative Time Deposits										
	i) Gross Receipts	16538	0.03	-	-	-	-	-	-	-	-
	ii) Encashment	45162	0.00	-	-	-	44	165	134	-	-
	iii) Net Receipts	-28624	0.03	-	-	-	-44	-165	134	-	-
3	Five Year Post office Deposits										
	i) Gross Receipts	411506	3598705	12343737	13800504	14955665	23427301	21078533	254367717	27265433	32250396
	ii) Encashment	272129	1136457	11558622	11303045	14521418	14174331	17521405	19084297	17966374	32740076
	iii) Net Receipts	139377	1862248	785115	2497459	434247	9252970	3557128	235283420	9299059	-489680
4	Post office time Deposits										
	i) Gross Receipts	209926	4095167	-	-	-	-	-	-	-	-
	ii) Encashment	227517	2308017	-	-	-	-	-	-	-	-
	iii) Net Receipts	-17591	1787150	-	-	-	-	-	-	-	-
5	National Saving Certificates II to V issue										
	i) Gross Receipts	0	0	-188240	-	-	-	-	-	-	-
	ii) Encashment	292	0	-2	23	3	-	-	-	-	-
	iii) Net Receipts	-292	0	-188238	-23	-2	-	-	-	-	-
6	National Savings Certificates VI to VII issue										
	i) Gross Receipts	0	0	5331	-	-	-	-	-	-	-
	ii) Encashment	104299	0	12794	63521	666	41737	-	-	-	-
	iii) Net Receipts	-104299	0	-7463	-63521	-666	-41737	-	-	-	-
7	Public Provident Funds										
	i) Gross Receipts	482014	4913417	5591596	7842982	14316254	13232495	13248221	15055180	159825730	17780475
	ii) Encashment	2780	892570	1769769	2147453	3574347	4413981	4551336	4902818	5973012	7392617
	iii) Net Receipts	449234	4020847	3821817	5695529	10741907	8818514	8696885	10152362	153852718	10387858
8	N.S.C & Old Certificates										
	i) Gross Receipts	0	0	2909	-	-	-	-	-	-	-
	ii) Encashment	956802	19965	1570	-	-	-	-	-	-	-
	iii) Net Receipts	-956802	-19965	1339	-	-	-	-	-	-	-
9	Indra Vikas Patra										
	i) Gross Receipts	771416	2875	-81595	-	-	-	-	-	-	-
	ii) Encashment	0	(-)111921	-811	2115	593	2818	90	429	1237	750
	iii) Net Receipts	771416	-1116346	-80784	-2115	-593	-2818	-90	429	-1237	-750

Table no.5.5 Small Saving Schemes in Punjab

(Rs. in Thousands)

S. N	Name of Schemes	1990-91	2000-01	2011-12	2013-14	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
0	1	2	3	4	5	9	10	11	12	13	14
10	Monthly Income Schemes										
	i) Gross Receipts	254701	6000462	9747599	6346395	13456858	10894654	12998318		17688010	17791480
	ii) Encashment	25423	1154807	17305874	7096133	13695372	7609774	8333005	11807766	13245049	15777073
	iii) Net Receipts	229278	4845655	-7558275	-749738	-238514	3284879	4665313	4473674	4442961	2014407
11	N.S.S. 1987										
	i) Gross Receipts	637626	79027	76620	118033	100134	127995	90133	108647	119867	118660
	i) Encashment	6310	184408	153790	114828	88743	109806	93576	100774	105729	-136828
	iii) Net Receipts	631316	(-)105381	-77170	3205	11391	18188	-3443	7873	14138	255488
12	N.S.S (1992)										
	i) Gross Receipts	0	8938	27013	63462	2528	2687	2665	2006	2515	3263
	ii) Encashment	0	12979	77437	3320	43948	9329	1776	971	2944	2088
	iii) Net Receipts	0	(-)4041	-50424	60142	-40420	-6641	889	1035	-429	1175
13	Kisan Vikas Patra										
	i) Gross Receipts	1850411	15414010	2525226	5467	8470150	6842934	9400679	9397284	263009	11187839
	ii) Encashment	10614	6199690	6318578	10063800	6996437	7642267	667633	1036412	1505797	3151784
	iii) Net Receipts	1339797	9214320	-3793352	-10058333	-1473713	-799333	8733056	8360872	-12427688	8036055
14	National Savings certificate VIII Issue										
	i) Gross Receipts	574290	4254686	4097135	7506063	9009164	11406506	17002409	18038206	18757569	19820129
	ii) Encashment	2377	1002650	4004813	2665495	8640354	5814325	5385093	9872074	9014944	15106864
	iii) Net Receipts	571913	3255036	92322	4840568	368810	5592180	11617316	8166132	9742625	4713265
14	National Savings certificate IX Issue										
	i) Gross Receipts	-	-	-	-	-	-	-	1990	-25763	1233332
	ii) Encashment	-	-	-	-	-	-	4036	3501	69768	1505816
	iii) Net Receipts	-	-	-	-	-	-	-4036	-1511	-95531	-272484
15	Deposit Scheme relating to Govt. Employees										
	i) Gross Receipts	-	-	-	1243780	-	-	-	-	-	-
	ii) Encashments	-	-	-	-80602	-	-	-	-	-	-
	iii) Net Receipts	-	-	-	1324382	-	-	-	-	-	-
16	Time Deposits 1-2-3-5										
	i) Gross Receipts	-	-	16670052	-	-	63505664	79670022	98924882	114042250	117231252
	ii) Encashments	-	-	19557024	-	-	51668048	59322536	75957984	91729333	96550473
	iii) Net Receipts	-	-	-2886972	-	-	11837616	20347486	22966898	22312917	20680779
17	5 year cumulative time Deposits										
	i) Gross Receipts	-	-	-	27112139	54966340	-	15479	-	-	-
	ii) Encashment	-	-	-	21233863	46391054	232601	-104	-22	-	2
	iii) Net Receipts	-	-	-	5878276	8575286	-233601	15583	-22	-	-2
18	Sr. Citizens Saving Schemes										
	i) Gross Receipts	-	-	1449741	666495	5536196	-	6925630	9916924	12847982	8665302
	ii) Encashment	-	-	2972656	1561974	1790827	5850876	2008857	2490951	3217612	4753765
	iii) Net Receipts	-	-	-1522915	-8955479	3745369	2593325	4916773	7425973	9630370	3911537
19	Sukanya										
	i) Gross Receipts	-	-	-	176951	3002270	3728641	4427410	5280554	6575914	8327539
	ii) Encashment	-	-	-	218812	12490	22274	58423	79419	285363	646490
	iii) Net Receipts	-	-	-	-41861	2989780	3706366	4368987	5201135	6290551	7681049