

## C. Lending by State

1. Over the last decade, ADB assistance has extended to states such as Assam, Bihar, Chhattisgarh, Jammu and Kashmir, Jharkhand, Orissa, Uttarakhand, and the North Eastern region (Tripura, Mizoram, Nagaland, Sikkim, and Meghalaya), which suffer from one or more of the following constraints: high poverty, low levels of social development, weak capacity, and inadequate infrastructure (Table 1).

States/ Region	Approved Loans (1986-2012)*				Proposed Loans (2013-2015)			
	No.	%	Amt. (\$M)	%	No.	%	Amt. (\$M)	%
Andhra Pradesh	1 (E)	0.6	230	0.8	-	-	-	-
Assam	10 (A, E, F, U)	5.8	838	3.0	1 (E)	2.8	200	2.6
Bihar	5 (E, T)	2.9	1217	4.4	1 (E)	2.8	250	3.2
Chhattisgarh	3 (A, T)	1.8	526	1.9	1 (A)	2.8	100	1.3
Gujarat	5 (E,F,U)	2.9	1,200	4.4	1 (E)	2.8	300	3.9
Himachal Pradesh	6 (E)	3.5	945	3.4	1 (F)	2.8	100	1.3
Jammu & Kashmir	3 (U)	1.8	402	1.5	-	-	-	-
Jharkhand	1 (T)	0.6	200	0.7	2 (E, T)	5.6	350	4.5
Karnataka	7 (T, U)	4.1	811	2.9	6 (A, E, T, U)	16.7	1250	16.2
Kerala	2 (F,U)	1.2	421	1.5	-	-	-	-
Madhya Pradesh	17 (E,F,T,U)	9.9	2,672	9.7	1 (E)	2.8	300	3.9
Maharashtra	-	-	-	-	1 (E)	2.8	300	3.9
Meghalaya	-	-	-	-	1 (Ed)	2.8	100	1.3
Mizoram	2 (F)	1.2	100	0.4	-	-	-	-
Multi-State**	9 (A, T, U)	5.3	508	1.8	3 (A, Ed)	8.3	500	6.5
Orissa	1 (A)	0.6	17	0.1	1 (E)	2.8	150	1.9
Punjab	-	-	-	-	1 (F)	2.8	100	1.3
Rajasthan	5 (E, U)	2.9	585	2.1	2 (E,T)	5.6	450	5.8
Sikkim	1 (U)	0.6	20	0.1	-	-	-	-
Tamil Nadu	2 (E)	1.2	350	1.3	1 (A)	2.8	100	1.3
Uttarakhand	9 (E,T,U)	5.3	800	2.9	-	-	-	-
Uttar Pradesh	-	-	-	-	2 (T)	5.6	400	5.2
West Bengal	4 (F, T,U)	2.3	940	3.4	3 (F, T, U)	8.3	800	10.4
States Total	93	54.4	12,782	46.4	29	80.6	5,750	74.7
National	78	45.6	14,777	53.6	7	19.4	1,950	25.3
<b>Total</b>	<b>171</b>	<b>100.0</b>	<b>27,559</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>7,700</b>	<b>100.0</b>

Note:\* 2012 Approval is provisional, \*\*Operations in more than one state

A= Agr. and WRM, E = Energy, Ed = Education, F = Finance, T = Transport, U= Urban