

Trends and Determinants of Per Capita Net State Domestic Product in India: An Economic Analysis

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Abstract—This study analyses trends and determinants of per capita Net State Domestic Product (NSDP) across Indian states using secondary data from the RBI Handbook of Statistics. It examines both current and constant price NSDP to understand regional disparities and economic growth patterns. Descriptive statistics and panel regression models identify key factors influencing per capita NSDP, including sectoral contributions, literacy, and infrastructure. Findings reveal significant inter-state differences, with high-income states benefiting from diversified economies and strong service sectors. The study underscores the importance of targeted policy interventions in infrastructure, education, and industrial promotion to achieve equitable state-level economic development.

Index Terms—Per Capita NSDP, State-Level Economics, Growth Determinants, India.

I. INTRODUCTION

Per capita Net State Domestic Product (NSDP) is a crucial indicator of economic performance and living standards at the sub-national level, as it reflects the net value of goods and services produced after accounting for depreciation. Unlike Gross State Domestic Product, NSDP provides a more accurate measure of sustainable economic growth. India, with its federal structure, exhibits significant inter-state disparities in economic performance due to differences in resource endowment, industrialization, human capital, and institutional efficiency. States such as Maharashtra, Karnataka, and Tamil Nadu consistently report high per capita NSDP, driven by diversified economies and robust service sectors, whereas states like Bihar, Uttar Pradesh, and Odisha lag behind, relying heavily on agriculture and low-productivity sectors. Analyzing the trends and determinants of per capita NSDP is

essential for understanding these disparities, formulating targeted policies, and promoting inclusive growth. This study uses secondary data from the RBI Handbook of Statistics to systematically examine state-level NSDP trends and structural drivers of economic performance across India.

Determinants of Per Capita NSDP

Per capita Net State Domestic Product (NSDP) is shaped by several key factors that influence a state's economic performance and growth potential.

- **Sectoral Composition:** The relative contributions of agriculture, industry, and services play a central role. Economies reliant on high-productivity sectors such as manufacturing and services generally report higher per capita NSDP, while those dependent on low-productivity sectors like subsistence agriculture tend to lag.
- **Human Capital:** Education, skills, and labor productivity are critical determinants. States with better literacy, technical training, and workforce capabilities attract investment and generate higher economic output.
- **Demographic Structure:** Population size, age distribution, and urbanization affect the proportion of working-age individuals and economic dependency, influencing per capita income levels.
- **Infrastructure and Institutions:** Adequate infrastructure, efficient governance, and institutional quality facilitate economic activity, support sectoral productivity, and enhance overall NSDP.

India exhibits substantial inter-state disparities in per capita Net State Domestic Product (NSDP), reflecting uneven economic development across its federal

structure. States such as Maharashtra, Karnataka, Tamil Nadu, and Gujarat consistently report high per capita NSDP due to diversified economies, strong industrial and service sectors, and higher human capital. In contrast, states like Bihar, Uttar Pradesh, and Odisha lag behind, largely dependent on agriculture, low productivity, and limited infrastructure. These disparities have important policy implications. Targeted fiscal transfers, state-specific development programs, and sector-focused investments are necessary to promote inclusive growth. Policies must prioritize human capital development, infrastructure expansion, and industrial promotion in low-income states. Additionally, facilitating urbanization, financial inclusion, and technology adoption can help bridge the productivity gap. Reducing inter-state disparities is essential not only for equitable development but also for sustaining national economic growth and social cohesion.

II. LITERATURE REVIEW

Ahluwalia (2000): Examined post-reform economic performance of Indian states, highlighting that industrial diversification and service sector expansion were critical for sustained growth. He emphasized the role of infrastructure and institutional quality in enabling high-income states to outperform low-income states. Panagariya (2008): Highlighted human capital, literacy, and institutional efficiency as key

determinants of state-level economic growth. He argued that states with better education and governance structures achieve higher per capita NSDP, while lagging states remain dependent on agriculture. Rao & Singh (2012): Analysed inter-state convergence in India, showing persistent economic disparities despite national growth. They emphasized sectoral structure and regional policy interventions as determinants of income differences across states. Kundu (2015): Focused on agriculture’s role in state-level development, showing that productivity, rural infrastructure, and diversification are critical for improving per capita NSDP in low-income states.

Objectives

1. To Examine the Trends in Per Capita NSDP across Indian states over the past two decades.
2. To identify the key determinants of per capita NSDP, including sectoral contributions, human capital, and demographic factors.
3. To Assess Inter-State Disparities and their Implications for Economic Policy.

Methodology

The Present study Secondary data was exclusively gathered from the Reserve Bank of India Handbook of Statistics from 2011-2024, including per capita NSDP at current and constant prices, sectoral Gross and Net Value Added, and socio-economic indicators.

Table 1: Per Capita Net State Domestic Product (Current Prices) 2011-17.

State/Union Territory	Year					
	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Andaman & Nicobar Islands	89,100	98,777	1,11,087	1,26,344	1,37,064	1,53,904
Andhra Pradesh	69,000	74,687	82,870	93,903	1,08,002	1,20,676
Arunachal Pradesh	73,540	82,626	94,135	1,14,789	1,16,985	1,24,129
Assam	41,142	44,599	49,734	52,895	60,817	66,330
Bihar	21,750	24,487	26,948	28,671	30,404	34,045
Chandigarh	1,58,967	1,80,457	2,03,356	2,12,594	2,30,009	2,52,236
Chhattisgarh	55,177	60,849	69,880	72,936	72,991	83,285
Delhi	1,85,001	2,05,568	2,27,900	2,47,209	2,70,261	2,95,558
Goa	2,59,444	2,34,354	2,15,776	2,89,185	3,34,576	3,78,953
Gujarat	87,481	1,02,826	1,13,139	1,27,017	1,39,254	1,56,295
Haryana	1,06,085	1,21,269	1,37,770	1,47,382	1,64,963	1,84,982
Himachal Pradesh	87,721	99,730	1,14,095	1,23,299	1,35,512	1,50,290
Jammu & Kashmir*	51,775	57,279	61,907	62,327	74,950	78,960
Jharkhand	41,254	47,360	50,006	57,301	52,754	60,018
Karnataka	90,263	1,02,319	1,18,829	1,30,024	1,48,108	1,69,898
Kerala	97,912	1,10,314	1,23,388	1,35,537	1,48,133	1,66,246
Madhya Pradesh	38,497	44,773	51,849	55,678	62,080	74,324
Maharashtra	99,597	1,12,092	1,25,261	1,32,836	1,46,815	1,63,726

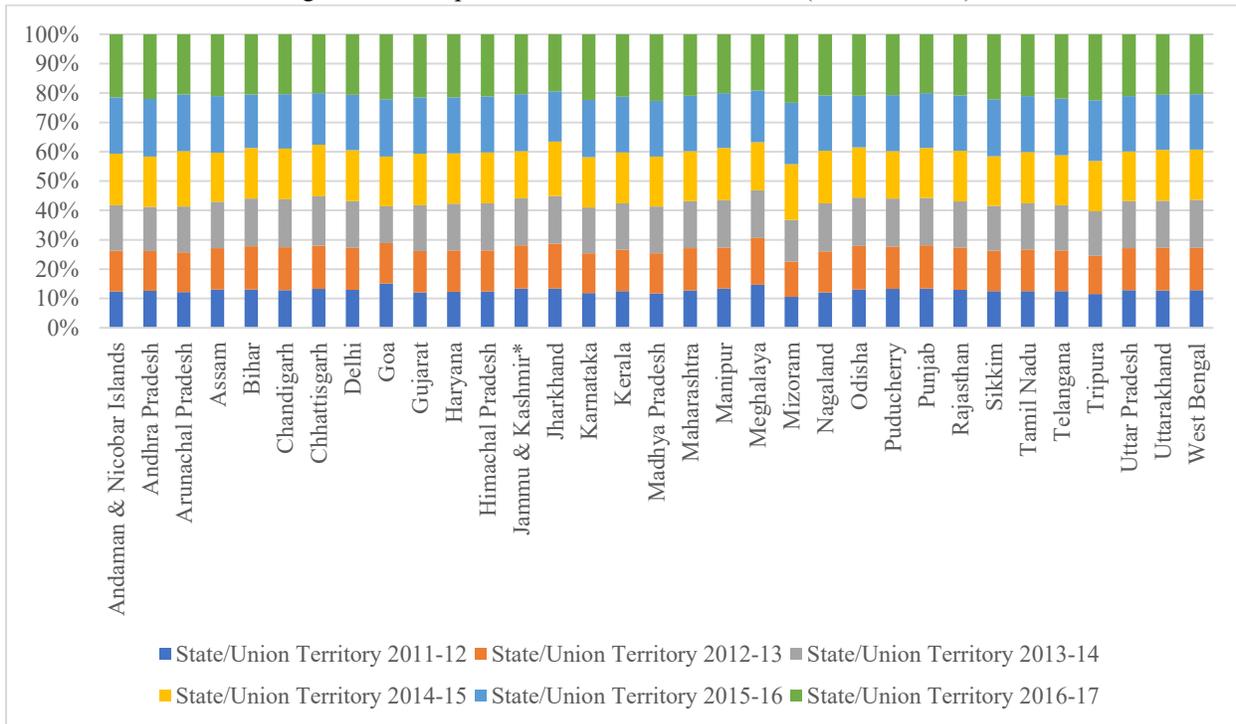
Manipur	39,762	41,230	47,798	52,717	55,447	59,345
Meghalaya	59,794	64,477	66,281	66,485	71,594	77,585
Mizoram	57,654	65,013	77,584	1,03,049	1,14,055	1,27,107
Nagaland	53,010	61,225	71,510	78,367	82,466	91,347
Odisha	48,387	54,762	60,687	63,345	64,835	77,507
Puducherry	1,19,649	1,30,548	1,48,147	1,46,921	1,72,727	1,87,356
Punjab	85,577	94,318	1,03,831	1,08,970	1,18,858	1,28,780
Rajasthan	57,192	63,658	69,480	76,429	83,426	91,924
Sikkim	1,58,667	1,74,183	1,94,624	2,14,148	2,45,987	2,80,729
Tamil Nadu	93,112	1,05,340	1,16,960	1,29,494	1,42,028	1,56,595
Telangana	91,121	1,01,007	1,12,162	1,24,104	1,40,840	1,59,395
Tripura	47,155	52,574	61,815	69,857	84,267	91,596
Uttar Pradesh	32,002	35,812	40,124	42,267	47,118	52,671
Uttarakhand	1,00,314	1,13,654	1,26,356	1,36,099	1,47,936	1,61,752
West Bengal	51,543	58,195	65,932	68,876	75,992	82,291

Source: Handbook of Statistics RBI 2011-17.

The Table 1 presents the per capita Net State Domestic Product (NSDP) of Indian states and Union Territories from 2011-12 to 2016-17, measured in current prices (INR). It illustrates significant variation in economic performance across regions. Union Territories like Delhi, Chandigarh, and Sikkim, as well as states such as Goa, Maharashtra, and Tamil Nadu, consistently report the highest per capita NSDP, reflecting diversified economies, strong industrial and service sectors, and higher human capital. In contrast, states

like Bihar, Uttar Pradesh, and Assam exhibit the lowest per capita NSDP, indicating reliance on agriculture and lower productivity. Over the six-year period, nearly all states show a steady upward trend, reflecting economic growth and inflationary effects, with some states such as Mizoram and Tripura demonstrating rapid increases, highlighting regional development disparities and the uneven pace of economic advancement across the country.

Figure 1: Per Capita Net State Domestic Product (Current Prices)



Source: Table 1

Table 2: Per Capita Net State Domestic Product (Current Prices) 2018-2024.

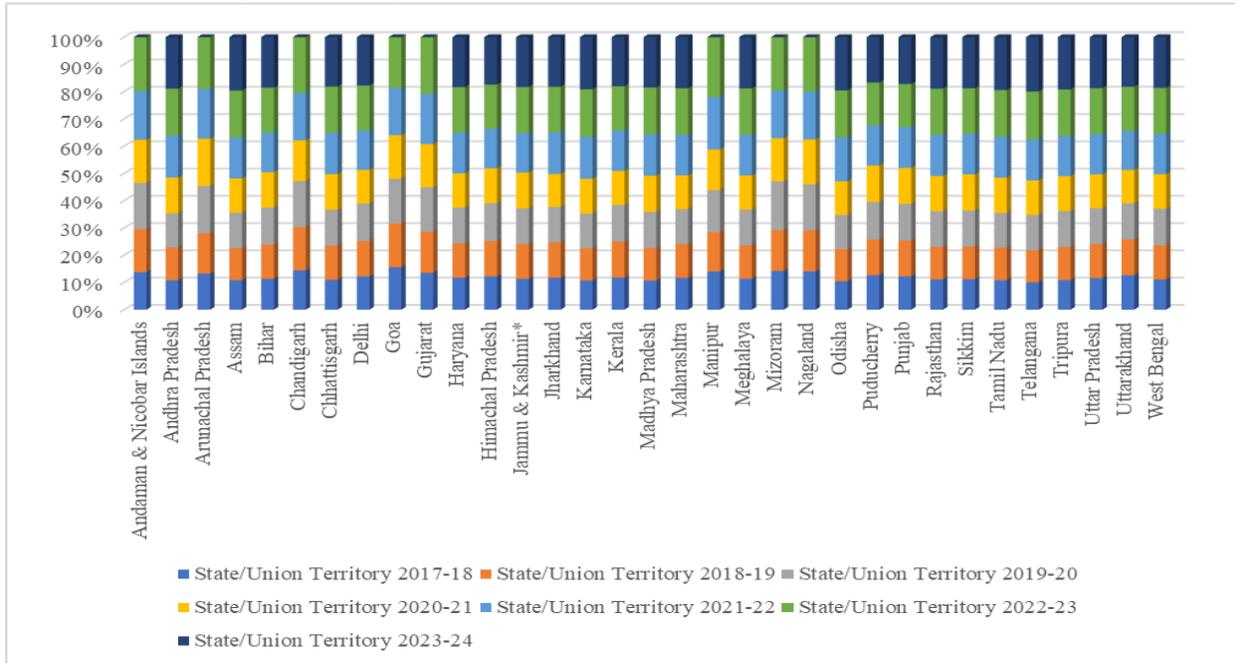
State/Union Territory	Year						
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Andaman & Nicobar Islands	1,78,709	2,04,254	2,19,653	2,05,368	2,29,570	2,58,151	-
Andhra Pradesh	1,38,299	1,54,031	1,60,341	1,68,063	1,97,214	2,19,881	2,42,479
Arunachal Pradesh	1,38,836	1,55,103	1,82,171	1,81,537	1,90,851	1,99,992	-
Assam	75,151	81,034	90,123	86,947	1,03,371	1,19,308	1,35,787
Bihar	36,850	40,715	44,175	42,128	47,296	53,478	60,337
Chandigarh	2,80,512	3,07,812	3,30,703	2,90,417	3,37,406	3,99,654	-
Chhattisgarh	88,793	1,02,024	1,06,611	1,06,117	1,22,934	1,37,329	1,47,361
Delhi	3,18,323	3,38,730	3,55,798	3,22,311	3,76,217	4,30,120	4,61,910
Goa	4,11,740	4,23,716	4,35,949	4,23,047	4,59,094	4,92,648	-
Gujarat	1,76,961	1,97,457	2,12,428	2,07,324	2,41,584	2,72,451	-
Haryana	2,08,437	2,23,022	2,32,530	2,24,587	2,64,729	2,96,592	3,25,759
Himachal Pradesh	1,65,497	1,74,804	1,86,559	1,73,152	1,95,795	2,18,788	2,35,199
Jammu & Kashmir*	87,710	98,738	1,01,868	1,01,645	1,12,898	1,30,492	1,42,138
Jharkhand	67,484	75,421	75,016	69,963	88,500	96,449	1,05,274
Karnataka	1,85,840	2,05,245	2,22,141	2,21,781	2,66,866	3,04,474	3,32,926
Kerala	1,83,252	2,05,437	2,08,879	1,94,432	2,30,280	2,52,662	2,81,001
Madhya Pradesh	81,966	92,337	1,01,909	1,02,007	1,16,689	1,32,010	1,42,565
Maharashtra	1,72,663	1,82,865	1,89,843	1,82,454	2,19,573	2,52,389	2,77,603
Manipur	71,507	73,795	78,574	75,784	98,826	1,11,853	-
Meghalaya	82,457	88,954	95,422	90,751	1,07,971	1,23,896	1,36,948
Mizoram	1,55,222	1,64,708	1,95,365	1,73,521	1,90,965	2,15,144	-
Nagaland	1,02,003	1,09,198	1,22,759	1,19,781	1,27,225	1,45,537	-
Odisha	87,055	98,005	1,04,633	1,03,211	1,34,091	1,43,768	1,63,101
Puducherry	1,98,357	2,04,140	2,17,937	2,08,862	2,31,557	2,45,180	2,62,166
Punjab	1,39,835	1,49,974	1,54,385	1,50,620	1,70,276	1,81,678	1,96,505
Rajasthan	98,698	1,06,604	1,15,534	1,14,925	1,34,060	1,50,653	1,67,964
Sikkim	3,49,163	3,75,773	4,12,627	4,15,045	4,66,518	5,20,466	5,87,743
Tamil Nadu	1,75,276	1,94,373	2,06,165	2,09,628	2,42,339	2,77,802	3,15,220
Telangana	1,79,358	2,09,848	2,31,326	2,25,734	2,69,000	3,12,522	3,56,564
Tripura	1,00,444	1,13,016	1,21,456	1,18,401	1,37,032	1,57,364	1,77,723
Uttar Pradesh	57,944	62,350	65,660	61,598	74,055	84,126	93,514
Uttarakhand	1,80,858	1,86,207	1,90,558	1,74,526	2,05,246	2,30,994	2,60,201
West Bengal	91,401	1,03,920	1,10,316	1,05,109	1,21,904	1,39,442	1,54,119

Source: Handbook of Statistics RBI 2011-17.

The above Table 2 presents the per capita Net State Domestic Product (NSDP) of Indian states and Union Territories from 2017-18 to 2023-24, measured in current prices (INR). It highlights substantial variation in economic performance across regions, with Union Territories such as Delhi, Chandigarh, and Sikkim, and states like Goa, Haryana, and Tamil Nadu consistently reporting the highest per capita NSDP due to diversified economies, strong industrial and service sectors, and higher human capital. In contrast, states

such as Bihar, Uttar Pradesh, and Assam record the lowest per capita NSDP, reflecting a greater dependence on agriculture and lower productivity. Over the seven-year period, most regions show a steady upward trend, indicating economic growth, though some states experienced temporary declines, likely due to macroeconomic factors. The table underscores persistent inter-state disparities and the uneven pace of economic development across India.

Figure 2: Per Capita Net State Domestic Product (Current Prices) 2018-2024.



Source: Table 2.

Table 3: Per Capita Net State Domestic Product (Constant Prices) 2011-2017.

State/Union Territory	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
Andaman & Nicobar Islands	89,100	92,644	98,735	1,06,711	1,14,660	1,29,532
Andhra Pradesh	69,000	68,865	72,254	79,174	88,609	94,115
Arunachal Pradesh	73,540	73,960	79,004	91,034	88,768	91,311
Assam	41,142	41,609	43,002	44,809	50,642	53,575
Bihar	21,750	22,201	22,776	23,223	24,064	25,455
Chandigarh	1,58,967	1,69,336	1,80,615	1,82,867	1,95,205	2,08,231
Chhattisgarh	55,177	56,777	61,409	61,122	61,433	67,139
Delhi	1,85,001	1,92,220	2,00,702	2,13,669	2,33,115	2,44,255
Goa	2,59,444	2,20,019	1,88,358	2,41,081	2,78,601	3,05,875
Gujarat	87,481	96,683	1,02,589	1,11,370	1,20,683	1,29,738
Haryana	1,06,085	1,11,780	1,19,791	1,25,032	1,37,833	1,50,259
Himachal Pradesh	87,721	92,672	98,816	1,05,241	1,12,723	1,22,208
Jammu & Kashmir*	51,775	52,821	54,783	51,649	61,388	62,398

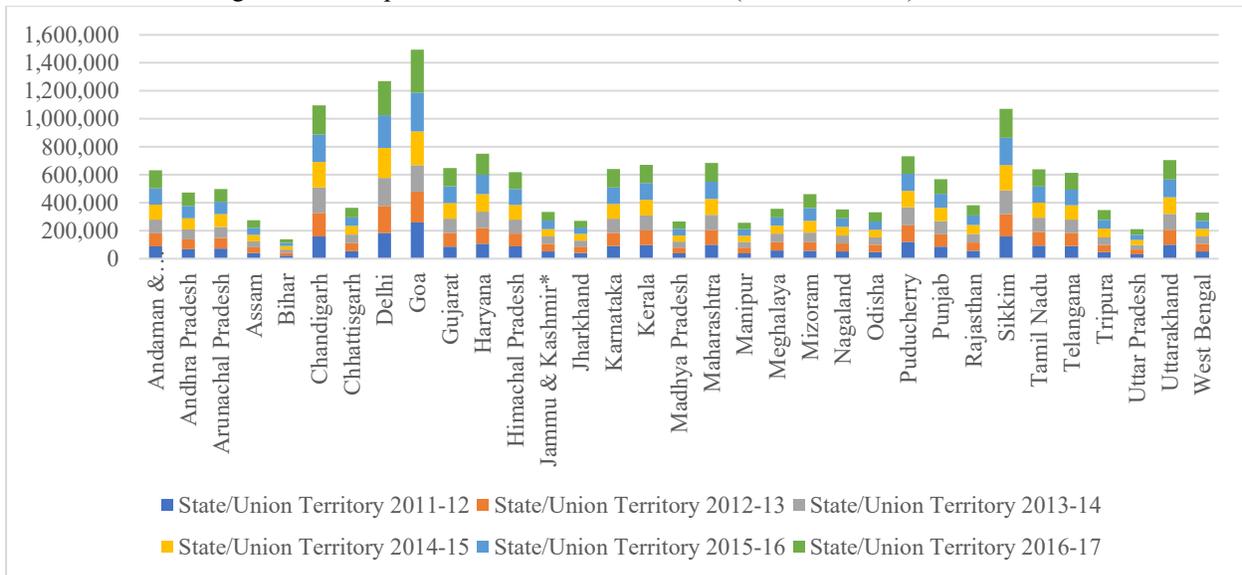
Jharkhand	41,254	44,176	43,779	48,781	44,524	48,826
Karnataka	90,263	94,375	1,01,858	1,05,697	1,16,812	1,31,186
Kerala	97,912	1,03,551	1,07,846	1,12,444	1,20,387	1,29,251
Madhya Pradesh	38,497	41,142	42,548	44,027	47,351	52,782
Maharashtra	99,597	1,04,008	1,09,597	1,15,058	1,22,889	1,33,686
Manipur	39,762	38,954	41,441	44,101	46,389	47,151
Meghalaya	59,794	60,114	59,729	57,478	58,284	60,752
Mizoram	57,654	60,261	67,594	85,056	91,845	99,089
Nagaland	53,010	55,482	58,619	60,372	60,663	64,259
Odisha	48,387	50,769	54,209	54,361	57,806	66,416
Puducherry	1,19,649	1,19,196	1,29,127	1,17,102	1,21,000	1,26,532
Punjab	85,577	88,915	93,238	95,807	1,00,141	1,05,848
Rajasthan	57,192	58,441	61,053	64,496	68,565	71,324
Sikkim	1,58,667	1,60,553	1,68,897	1,80,675	1,95,066	2,07,355
Tamil Nadu	93,112	97,257	1,02,191	1,07,117	1,15,875	1,23,206
Telangana	91,121	92,732	96,039	1,01,424	1,12,267	1,21,512
Tripura	47,155	50,501	54,645	63,992	61,612	69,860
Uttar Pradesh	32,002	32,908	34,044	34,583	36,973	40,847
Uttarakhand	1,00,314	1,06,359	1,12,900	1,18,979	1,27,249	1,38,784
West Bengal	51,543	53,157	53,815	54,520	57,255	60,618

Source: Handbook of Statistics RBI 2011-17.

Table 3 shows the per capita Net State Domestic Product (NSDP) of Indian states and Union Territories from 2011-12 to 2016-17 at constant prices, reflecting real economic output adjusted for inflation. It shows considerable variation in per capita NSDP across regions, with Union Territories such as Chandigarh, Delhi, and Sikkim, and states like Goa, Maharashtra, and Kerala reporting the highest values, indicating strong industrial and service sectors, higher

productivity, and greater human capital. In contrast, states such as Bihar, Uttar Pradesh, and Assam have the lowest per capita NSDP, highlighting reliance on agriculture and lower productivity. Over the six-year period, most states show a gradual upward trend in real per capita NSDP, though some states like Goa and Jharkhand experienced fluctuations. The data highlights persistent inter-state disparities and the uneven pace of economic development across India.

Figure 3: Per Capita Net State Domestic Product (Constant Prices) 2011-2017.



Source: Table 3

Table 4: Per Capita Net State Domestic Product (Constant Prices) 2018-2024.

State/Union Territory	Year						
	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Andaman & Nicobar Islands	1,45,562	1,54,233	1,61,564	1,46,995	1,60,513	1,72,275	-
Andhra Pradesh	1,03,177	1,08,853	1,10,587	1,10,971	1,21,762	1,26,690	1,35,806
Arunachal Pradesh	94,000	99,570	1,13,081	1,05,892	1,04,617	1,02,870	-
Assam	57,835	59,943	61,519	62,944	63,657	68,813	80,440
Bihar	26,719	29,092	29,798	26,839	27,674	29,909	32,174
Chandigarh	2,18,201	2,27,231	2,39,373	2,09,158	2,22,250	2,44,233	-
Chhattisgarh	68,374	75,438	76,827	74,489	82,830	87,838	92,101
Delhi	2,52,960	2,57,597	2,60,559	2,28,162	2,44,024	2,58,941	2,73,687
Goa	3,08,296	3,08,753	3,13,973	2,95,023	2,94,563	2,95,114	-
Gujarat	1,43,604	1,54,887	1,64,060	1,56,285	1,70,519	1,81,963	-
Haryana	1,56,200	1,69,604	1,70,765	1,50,754	1,63,285	1,73,973	1,85,490
Himachal Pradesh	1,29,303	1,36,292	1,40,999	1,32,102	1,42,279	1,51,124	1,61,192
Jammu & Kashmir*	65,621	69,183	68,437	65,539	66,029	73,947	79,059
Jharkhand	52,277	56,133	55,658	51,464	57,172	60,938	65,062
Karnataka	1,40,747	1,49,024	1,56,478	1,49,673	1,63,732	1,75,895	1,86,038
Kerala	1,37,181	1,47,347	1,47,951	1,32,531	1,47,376	1,52,870	1,61,957
Madhya Pradesh	54,824	59,005	60,452	56,086	60,166	63,379	66,441
Maharashtra	1,37,808	1,40,782	1,45,626	1,27,550	1,40,718	1,53,664	1,63,820
Manipur	51,211	48,106	49,267	44,449	54,587	60,204	-
Meghalaya	62,231	64,716	67,229	60,522	65,313	69,997	74,489
Mizoram	1,17,272	1,19,022	1,30,741	1,16,229	1,23,907	1,40,016	-
Nagaland	66,813	70,218	73,361	68,272	69,531	76,462	-
Odisha	71,032	75,421	76,462	73,347	85,540	90,172	98,331
Puducherry	1,34,934	1,55,466	1,53,411	1,36,327	1,35,723	1,38,988	1,41,947
Punjab	1,10,857	1,15,592	1,18,487	1,13,025	1,18,307	1,23,874	1,30,002
Rajasthan	73,529	73,975	76,840	73,447	79,507	84,935	90,831
Sikkim	2,32,483	2,40,743	2,48,691	2,37,212	2,55,016	2,73,145	2,92,339
Tamil Nadu	1,33,029	1,41,844	1,44,845	1,43,482	1,54,269	1,66,590	1,79,732
Telangana	1,31,503	1,46,777	1,53,286	1,40,743	1,56,455	1,69,354	1,83,854
Tripura	75,020	82,313	83,985	79,123	85,378	91,455	98,166
Uttar Pradesh	41,771	42,333	43,061	39,866	44,178	47,808	50,875
Uttarakhand	1,48,011	1,50,179	1,50,820	1,27,788	1,40,322	1,49,547	1,59,306
West Bengal	64,007	68,195	69,548	62,852	70,382	74,334	79,622

Source: Handbook of Statistics RBI 2018-2024.

The above Table 4 shows the per capita Net State Domestic Product (NSDP) of Indian states and Union Territories from 2017-18 to 2023-24 at constant prices, reflecting real economic output adjusted for inflation. It shows considerable variation across regions, with Union Territories such as Delhi, Chandigarh, and Sikkim, and states like Goa, Maharashtra, Tamil Nadu, and Karnataka consistently reporting the highest per capita NSDP, indicating strong industrial and service sectors, higher productivity, and better human capital.

In contrast, states such as Bihar, Uttar Pradesh, and Assam record the lowest per capita NSDP, reflecting reliance on agriculture and lower productivity. Most states show a gradual upward trend over the period, though some regions experienced fluctuations due to economic slowdowns or sector-specific shocks. The data highlights persistent inter-state disparities and the uneven pace of real economic development across India.

III. MAJOR FINDINGS

1. **Steady Growth:** Both current and constant price data show a steady increase in NSDP and per capita NSDP across most states from 2011-12 to 2022-23, indicating consistent economic growth. Current prices reflect nominal growth influenced by inflation, while constant prices show real growth adjusted for inflation, providing a clearer picture of productivity trends.
2. **Inter-State Disparities:** Significant differences exist between states and Union Territories. High-income regions (Delhi, Chandigarh, Sikkim, Goa, Maharashtra, Tamil Nadu, Karnataka) consistently report the highest per capita NSDP, while low-income states (Bihar, Uttar Pradesh, Assam) lag behind, highlighting structural and sectoral inequalities.
3. **Sectoral Contributions:** States with strong industrial and service sectors experience higher NSDP growth, whereas agriculture-dependent states show slower growth, reflecting the importance of economic diversification.
4. **Impact of Human Capital and Infrastructure:** States with higher literacy, skilled labor, better urbanization, and infrastructure exhibit higher per capita NSDP, emphasizing the role of human capital and institutional quality.
5. **Persistent Regional Disparities:** Despite overall growth, the gap between high- and low-income states persists, revealing the uneven pace of economic development across India.

Suggestions:

1. **Targeted Development Policies:** Focus on low-income states through sector-specific programs, fiscal incentives, and infrastructure development to reduce regional disparities.
2. **Economic Diversification:** Encourage industrialization and expansion of the service sector in lagging states to enhance productivity.
3. **Human Capital Development:** Invest in education, skill development, and vocational training to improve labor productivity and attract investment.
4. **Infrastructure Expansion:** Strengthen transport, power, digital connectivity, and urban infrastructure to support economic growth.
5. **Balanced Fiscal Transfers:** Implement equitable central funding, performance-based incentives,

and special development packages to promote inclusive growth.

6. **Encourage Private Investment:** Improve ease of doing business and regulatory frameworks to stimulate private sector-led growth in underdeveloped regions.

IV. CONCLUSION

This study highlights significant inter-state disparities in per capita NSDP in India. High-income states demonstrate diversified economies and strong service sector contributions, whereas low-income states remain heavily dependent on agriculture. Key determinants include sectoral composition, literacy, and infrastructure, which influence state-level economic outcomes. Policy interventions focusing on industrial promotion, human capital development, and infrastructure expansion are essential to bridge regional disparities. Strengthening sectoral diversification and equitable resource allocation can enhance per capita NSDP in lagging states, fostering inclusive economic growth. The RBI Handbook provides a reliable foundation for analyzing trends and guiding evidence-based policy decisions.

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