

- (iii) A directive has been issued on 6.9.85 by Jute Commissioner to all working jute mills in the private sector to build up stocks of raw jute up to specified levels so as to step up purchases of raw jute by mills;
- (iv) The Jute Corporation of India has been permitted to export a limited quantity of raw jute.

[English]

**Foreign Exchange earned through
Export to Malaysia**

1837. SHRIMATI JAYANTI PATNAIK : Will the Minister of COMMERCE be pleased to state :

- (a) the different items presently exported to Malaysia;
- (b) the amount of foreign exchange earned thereby in last three years;
- (c) whether Government propose to diversify export to Malaysia; and
- (d) if so, the details of the programme of Government in 1985-86 in this regard ?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI KHURSHID ALAM KHAN) : (a) Major items of export to Malaysia are spices, fruits, and vegetables, animal feed-stuff, cotton, iron ore, chemicals and allied products, textile yarn, fabrics and related products, non-metallic, minerals metal manufactures machinery and transport equipment, cinematographic films etc.

(b) Export figures for exports to Malaysia during last three years is as under :

(Rs. in crores)

1982-83	58.78
1983-84*	60.48
1984-85*	68.94

(*figures for 1983-84 and 1984-85 are provisional)

(c) Yes, Sir.

(d) During 1985-86 exports to Malaysia will be diversified through Project exports and exports of manufactured items through exchange of delegations and greater interaction at the official and businessmen level.

**Variation in Credit Deposit Ratio in
West Bengal**

1838. SHRI SANAT KUMAR MANDAL : Will the Minister of FINANCE be pleased to state :

(a) whether the credit-deposit ratio varies in west Bengal from a little over 74 per cent in Calcutta to as low as 26 per cent in some districts of the State and even for the Calcutta metropolitan area, the ratio is much lower than that of the other three metropolitan cities of the country;

(b) if so, reasons therefor; and

(c) the steps envisaged to improve the credit absorption capacity of the State particularly the development of entrepreneurial programmes in the districts to encourage investment ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). The District-wise Credit : Deposit Ratio of all Scheduled Commercial Banks as at the end of December 1984 show that this ratio in West Bengal varies from 18.9 per cent for 24-Parganas district to 74.6 per cent for Calcutta. The Credit : Deposit Ratio for Calcutta is less than that for Madras (118.4 per cent) and Bombay (110.9 per cent), while it is higher than that of Dehli (59.8 percent).

The credit deployment in a region depends upon factors like infrastructural facilities, availability of suitable schemes, reasonable recovery expectations, general state of the development of the economy etc. The level of economic activities in turn is influenced by several factors such as availability of facilities like transport and power, proximity to sources of raw material, access to marketing and local entrepreneurship etc.

However, the banks have been advised to ensure that wide regional disparities in credit deployment are avoided. The imple-