

**Loans Advanced by Banks in Orissa**

and

3572. SHRI SOMNATH RATH: Will the Minister of FINANCE be pleased to state:

(d) the action taken by Government to remove this imbalance?

(a) the total deposits in the nationalised banks and the State Banks of India in Orissa during the last three years;

(b) the amount of loans given by banks in the State during the above period;

(c) the areas of the State where deposits were more than the loans and vice-versa;

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b). The aggregate deposits and outstanding credit of Nationalised Banks and State Bank of India in Orissa as on the last Friday of December, 1986, 1987 and March, 1989 are separately given below:

(Amt. in Rs. crores)

<i>Deposits in Orissa of:</i>	<i>December</i>		<i>March</i>
	1986	1987	1989
Nationalised Banks	694	844	1063
State Bank of India	506	599	767

(Amt. In Rs. crores)

<i>Advances in Orissa of:</i>	<i>December</i>		<i>March</i>
	1986	1987	1989
Nationalised Banks	526	592	767
State Bank of India	404	520	703

(c) and (d). As on the last Friday of March, 1989, the outstanding advances of scheduled commercial banks were higher in five districts, namely, Balasore Kalahandi, Keonjhar, Koraput and Puri and aggregate deposits were higher in 8 districts, namely, Bolangir, Cuttack, Dhenkanal, Ganjam, Mayurbhanj, Phulbani, Sambalpur and Sundergarh. However, the credit: Deposit ratio of scheduled commercial banks in all districts except Dhenkanal (61.7%), Ganjam

(64.4%) and Sundergarh (51.6%) were higher than the All-India credit: deposit ratio at 65.4 percent.

The credit deployment in a particular area depends on various factors like level of economic activity entrepreneurship, availability of raw material and other infrastructural facilities. Banks have been advised to take effective steps for improving the flow of credit in deficient areas for productive and identified viable proposals.