

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:765  
ANSWERED ON:25.11.2011  
`CREDIT DEPOSIT RATIO IN BIHAR`  
Singh Dr. Raghuvansh Prasad

**Will the Minister of FINANCE be pleased to state:**

- (a) whether Bihar has lowest credit deposit ratio in the country;
- (b) if so, the details thereof, State-wise;
- (c) whether the Government has any proposal to bring about parity in the credit deposit ratio at national level; and
- (d) if so, the details thereof?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

a): No, sir.

(b): State-wise Credit Deposit Ratio (CDR) for the year ending 31/03/2011 is given in the Annexure.

(c) & (d): Reserve Bank of India has advised Banks to set up a Special Sub-Committee (SSC) of District Level Consultative Committee (DLCC) for those districts having CDR less than 40 per cent to draw up Monitorable Action Plans (MAPs), monitor such action plan on a regular basis and initiate necessary action for improving CDR. Accordingly, CDR is monitored and discussed at district level by DLCCs to improve the ratio and ensure that it does not fall below 40 per cent.