

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3999

ANSWERED ON:31.07.2009

CREDIT DEPOSIT RATIO OF PSBS

Munda Shri Arjun ;Patel Shri Kishanbhai Vestabhai;Singh Dr. Raghuvansh Prasad

Will the Minister of FINANCE be pleased to state:

- (a) the State-wise average of Credit Deposit Ratio (CDR) of Public Sector Banks (PSBs) during the last three years and the current year;
- (b) whether there is any variations of the CDR during the last three years across the country;
- (c) if so, the details thereof, State-wise; and
- (d) the steps taken by the Government to minimize regional imbalances in this regard?

Answer

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

(a): As reported by the Reserve Bank of India (RBI), the State-wise Credit Deposit Ratio (CDR) of Public Sector Banks (PSBs), for the last three years, is at Annexure-I.

(b) to (d): The CDRs of banks vary from State to State for various reasons including the availability of adequate infrastructural facilities, credit absorption capacity of the region, development of medium and large industries, conducive atmosphere for investment, entrepreneurial initiatives, law and order situation, etc. The CD Ratio of the States/UTs are reviewed in the quarterly meetings of the State Level Bankers' Committees (SLBCs) and District Level Coordination Committees (DLCCs) for taking appropriate remedial measures.