

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5835  
ANSWERED ON:11.05.2012  
CASH DEPOSIT RATIO  
Singh Dr. Raghuvansh Prasad

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

- (a) whether the Cash Deposit Ratio in the State of Bihar is less as compared to the other States in the country;
- (b) if so, the details thereof during the last three years, State-wise;
- (c) whether the Government proposes to open banks` branches in villages having population of more than two thousand;
- (d) if so, the details thereof and the number of branches to be opened in the State of Bihar during Twelfth Five Year Plan, year-wise; and
- (e) the action proposed to be taken by the Government to increase Cash Deposit Ratio?

**Answer**

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

(a) to (e) Data on State-wise of Cash Deposit Ratio is not maintained by the Reserve Bank of India. However, Cash Deposit Ratio of Scheduled Commercial Banks for the country, during the last three years is given below;

(per cent)

Year	March 31, 2009	March 31,2010	March 31,2011
Cash Deposit Ratio (%)	7.3	7.7	8.2

Source: RBI

In terms of Union Budget announcements, 2010-11, about 73,000 habitations having a population over 2000 were identified across the country for providing banking facilities through business correspondents and other technology based models by March 2012. The Convener Bank of State Level Bankers Committee has reported that 9213 such villages were identified in Bihar, out of which 9177 (99.61%) villages have been covered by the end of March, 2012. Although no targets have been stipulated on new bank branches to be opened in the Twelfth Five Year Plan, to further widen the financial inclusion initiative, banks have been advised that at places where the opening of a conventional brick and mortar branch is presently not viable, Ultra Small Branches may be set up.