

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3330
ANSWERED ON:30.08.2013
CREDIT DEPOSIT RATIO OF STATES
Jaiswal Dr. Sanjay

Will the Minister of FINANCE be pleased to state:

- (a) the details of Credit Deposit Ratio(CDR) in the country at present, State/UT-wise including Bihar;
- (b) whether the CDR ratio in Bihar is one of lowest in the country;
- (c) if so, the details thereof and the reasons therefor; and
- (d) the steps taken/being taken by the Government to improve CDR in the country including Bihar?

Answer

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

- (a) State/Union Territory-wise Credit Deposit Ratio(CDR) for the year ending March 31st, 2011, 2012and2013isatAnnexure
- (b) No, Sir.
- (c) Does not arise
- (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. The SSC is to draw up Monitorable Action Plans (MAPs) 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.