

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2502
ANSWERED ON:04.12.2009
CREDIT DEPOSIT RATIO
Kodikunnil Shri Suresh

Will the Minister of FINANCE be pleased to state:

- (a) the details of Credit Deposit Ratio (CDR) of Public Sector Banks (PSBs) in the country including Kerala, State-wise, and bank-wise;and
- (b) the steps taken by the Government for improving the CDR in the country?

Answer

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

(a): The details of the Credit Deposit Ratio (CDR) of Public Sector Banks (PSBs) in the country including Kerala, State-wise and bank-wise, is given at Annexure-I & II respectively.

(b): The Government monitors and reviews the progress of credit flow in the State through the State Level Bankers` Committees (SLBCs) in the States. In addition,banks have been advised to set up a Special Sub Committee of DLCC for those districts having CDR less than 40% in order to draw up monitorable action plan for improving CDR in the State.