

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:945  
ANSWERED ON:28.11.2014  
CREDIT DEPOSIT RATIO  
Yadav Shri Om Prakash

**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 in Bihar is one of the 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 JAYANT SINHA)

- (a): State/UT-wise (including Bihar) Credit Deposit Ratio (CDR) for the quarter ending September, 2014 is given in the Annexure.
- (b) and (c): 18 States including Bihar have CD ratio below 40%. Reserve Bank of India has reported that the bottlenecks observed for low CD ratio in the country including Bihar are lack of infrastructure, small size of land holdings, poor land records, drought, frequent floods, poor recovery of loans etc.
- (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.