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Title: Regarding credit ratio of nationalised banks in Kerala.

SHRI KODIKUNNIL SURESH (ADOOR): Sir, I thank you for giving me an opportunity to raise a matter of urgent public importance. Kerala is facing serious financial crisis as the nationalised banks are neglecting various sectors of Kerala. Most of the developmental activities have been stopped due to financial crisis in the State. Sometimes they impose stringent conditions. As a result, the traditional industries like coir, cashew and handloom are also facing serious crisis. The plantation sector is also facing problems. Due to the fall in prices of cash crops, the farmers are struggling for their survival. In these circumstances, the nationalised banks should give financial help to the people in the State of Kerala. But unfortunately the banks have adopted an indifferent attitude. They have closed their eyes since long back.

If we compare the deposits of nationalised banks all over the country, the State of Kerala has the highest deposits in the country. But the credit ratio is very low. These banks receive their deposits from Keralites. But loans amounting to crores of rupees are given outside. This is not tolerable by the people of Kerala.

Recently, the Chief Minister of Kerala strongly criticised the attitude of the nationalised banks. I demand that more loan facilities should be given to the people of Kerala. I also urge upon the Government, through you, to direct the nationalised banks to discuss this matter with the Government of Kerala and provide maximum assistance to the people of Kerala.