

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA
UNSTARRED QUESTION NO. 367**

Answered on Tuesday, February 6, 2024/ 17 Magha, 1945 (Saka)

Credit deficiency districts

QUESTION

367. SHRI HARBHAJAN SINGH

Will the Minister of FINANCE be pleased to state:

- (a) the details of the credit deficiency districts in the country, State/UT-wise;
- (b) whether Government is taking special measures to augment credit facilities in such districts of the country;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) the details of progress made in this respect, State/UT-wise; and
- (e) the proposed measures to be taken in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a): There are 184 identified districts in the country having comparatively lower priority sector credit (per capita Priority Sector Lending (PSL) less than ₹6,000). The list is given at Annexure.

(b) to (e): Reserve Bank of India has advised banks to achieve a Credit-Deposit (CD) Ratio of 60 percent in respect of their rural and semi-urban branches separately on an All-India basis. Districts with low CD ratio are monitored as follows:

- Districts having CD Ratio between 40 and 60 percent are monitored by the District Consultative Committee (DCC).
- For Districts having CD Ratio less than 40 percent, Special Sub-Committees (SSCs) of the DCC has been set up to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio.
- Districts with CD Ratio less than 20 percent are treated on a special footing. These districts are generally located in hilly, desert or inaccessible terrains and/ or those dependent solely on the primary sector.
- Certain districts where credit dispensation is very low are placed in a special category. The responsibility for increasing their CD Ratio is taken by banks and State Governments. While banks are responsible for credit disbursement, the State Government is required to give an upfront commitment regarding its responsibilities for

creation of identified rural infrastructure together with support in creating an enabling environment for banks to lend.

Further, RBI in its master direction of PSL has ranked districts on the basis of per capita credit flow to priority sector to build an incentive framework for districts with comparatively lower flow of credit. Accordingly, from FY 2021-22 onwards, a higher weight (125%) is assigned to the incremental priority sector credit in the identified districts where the credit flow is comparatively lower (per capita PSL less than ₹6,000).

List of Districts with comparatively low PSL credit		
Sl.No	State	District name
1	Andaman Nicobar	Nicobar
2	Arunachal Pradesh	Anjaw
3	Arunachal Pradesh	Chunglang
4	Arunachal Pradesh	Dibang Valley
5	Arunachal Pradesh	East Kameng
6	Arunachal Pradesh	East Siang
7	Arunachal Pradesh	Kra Daadi
8	Arunachal Pradesh	Kurung Kumey
9	Arunachal Pradesh	Lohit
10	Arunachal Pradesh	Longding
11	Arunachal Pradesh	Lower Dibang Valley
12	Arunachal Pradesh	Lower Siang
13	Arunachal Pradesh	Lower Subansiri
14	Arunachal Pradesh	Namsai
15	Arunachal Pradesh	Siang
16	Arunachal Pradesh	Tawang
17	Arunachal Pradesh	Tirap
18	Arunachal Pradesh	Upper Siang
19	Arunachal Pradesh	Upper Subansiri
20	Arunachal Pradesh	West Kameng
21	Arunachal Pradesh	West Siang
22	Assam	Baksa
23	Assam	Charaideo
24	Assam	Chirang
25	Assam	Dhemaji
26	Assam	Dhubri
27	Assam	Goalpara
28	Assam	Hailakandi
29	Assam	Hojai
30	Assam	Karbi Anglong
31	Assam	Kokrajhar
32	Assam	North Cachar Hills
33	Assam	South Salmara-Mankachar
34	Assam	Udalguri
35	Assam	West Karbi Anglong
36	Bihar	Araria

37	Bihar	Arwal
38	Bihar	Aurangabad
39	Bihar	Banka
40	Bihar	Bhojpur
41	Bihar	Darbhanga
42	Bihar	Gaya
43	Bihar	Gopalganj
44	Bihar	Jamui
45	Bihar	Jehanabad
46	Bihar	Katihar
47	Bihar	Khagaria
48	Bihar	Lakhisarai
49	Bihar	Madhepura
50	Bihar	Madhubani
51	Bihar	Munger
52	Bihar	Nalanda
53	Bihar	Nawada
54	Bihar	Paschimi Champaran
55	Bihar	Purbi Champaran
56	Bihar	Saharsa
57	Bihar	Samastipur
58	Bihar	Saran
59	Bihar	Sheohar
60	Bihar	Sitamarhi
61	Bihar	Siwan
62	Bihar	Supaul
63	Bihar	Vaishali
64	Chhattisgarh	Balod
65	Chhattisgarh	Balrampur
66	Chhattisgarh	Bastar
67	Chhattisgarh	Bemetara
68	Chhattisgarh	Bijapur
69	Chhattisgarh	Dakshin Bastar Dantewada
70	Chhattisgarh	Gariyaband
71	Chhattisgarh	Jashpur
72	Chhattisgarh	Kondagaon
73	Chhattisgarh	Mungeli
74	Chhattisgarh	Narayanpur

75	Chhattisgarh	Sukma
76	Chhattisgarh	Surajpur
77	Chhattisgarh	Surguja
78	Chhattisgarh	Uttar Bastar Kanker
79	Delhi	North-East Delhi
80	Gujarat	Dangs
81	Gujarat	Dohad
82	Haryana	Mewat
83	Jharkhand	Chatra
84	Jharkhand	Dumka
85	Jharkhand	Garhwa
86	Jharkhand	Giridih
87	Jharkhand	Gumla
88	Jharkhand	Jamtara
89	Jharkhand	Khunti
90	Jharkhand	Latehar
91	Jharkhand	Pakur
92	Jharkhand	Palamau
93	Jharkhand	Sahebganj
94	Jharkhand	Simdega
95	Madhya Pradesh	Alirajpur
96	Madhya Pradesh	Anuppur
97	Madhya Pradesh	Bhind
98	Madhya Pradesh	Dindori
99	Madhya Pradesh	Mandla
100	Madhya Pradesh	Niwari
101	Madhya Pradesh	Panna
102	Madhya Pradesh	Sidhi
103	Madhya Pradesh	Singrauli
104	Madhya Pradesh	Tikamgarh
105	Madhya Pradesh	Umaria
106	Maharashtra	Gadchiroli
107	Manipur	Bishenpur
108	Manipur	Chandel
109	Manipur	Churachandpur
110	Manipur	Imphal East
111	Manipur	Kakching
112	Manipur	Kamjong

113	Manipur	Kangpokpi
114	Manipur	Noney
115	Manipur	Pherzawal
116	Manipur	Senapati
117	Manipur	Tamenglong
118	Manipur	Tengnoupal
119	Manipur	Thoubal
120	Manipur	Ukhrul
121	Meghalaya	East Garo Hills
122	Meghalaya	East Jaintia Hills
123	Meghalaya	Jaintia Hills
124	Meghalaya	North Garo Hills
125	Meghalaya	South Garo Hills
126	Meghalaya	South West Garo Hills
127	Meghalaya	South West Khasi Hills
128	Meghalaya	West Garo Hills
129	Meghalaya	West Khasi Hills
130	Mizoram	Champhai
131	Mizoram	Kolasib
132	Mizoram	Lawngtlai
133	Mizoram	Lunglei
134	Mizoram	Mamit
135	Mizoram	Saiha
136	Mizoram	Serchhip
137	Nagaland	Kiphire
138	Nagaland	Longleng
139	Nagaland	Mon
140	Nagaland	Peren
141	Nagaland	Phek
142	Nagaland	Tuensang
143	Nagaland	Wokha
144	Nagaland	Zunheboto
145	Odisha	Gajapati
146	Odisha	Kandhamal
147	Odisha	Kendrapara
148	Odisha	Malkangiri
149	Odisha	Nawapara
150	Odisha	Nawrangpur

151	Sikkim	West Sikkim
152	Telangana	Komram Bheem (Asifabad)
153	Tripura	Gomati
154	Tripura	Khowai
155	Tripura	Sepahijala
156	Tripura	Unakoti
157	Uttar Pradesh	Ambedkar Nagar
158	Uttar Pradesh	Auraiya
159	Uttar Pradesh	Azamgarh
160	Uttar Pradesh	Ballia
161	Uttar Pradesh	Balrampur
162	Uttar Pradesh	Basti
163	Uttar Pradesh	Deoria
164	Uttar Pradesh	Farrukhabad
165	Uttar Pradesh	Gonda
166	Uttar Pradesh	Jaunpur
167	Uttar Pradesh	Kanpur Dehat
168	Uttar Pradesh	Kaushambi
169	Uttar Pradesh	Kushi Nagar
170	Uttar Pradesh	Maharajganj
171	Uttar Pradesh	Mau
172	Uttar Pradesh	Pratapgarh
173	Uttar Pradesh	Sant Kabir Nagar
174	Uttar Pradesh	Shravasti
175	Uttar Pradesh	Sidharthanagar
176	Uttar Pradesh	Sitapur
177	Uttar Pradesh	Sultanpur
178	Uttar Pradesh	Unnao
179	Uttarakhand	Bageshwar
180	Uttarakhand	Rudraprayag
181	Uttarakhand	Tehri Garhwal
182	West Bengal	Bankura
183	West Bengal	Jhargram
184	West Bengal	Puruliya
