

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. #2464

Answered on Tuesday, December 17, 2024/26 Agrahayana, 1946 (Saka)

Lack of cooperation from banks

#2464. DR. BHIM SINGH:

Will the Minister of Finance be pleased to state:

- (a) Whether it is a fact that there is lack of cooperation of banks in the development of Bihar; and
- (b) the details of year- wise Annual Credit Plan, its achievement and CD Ratio from 2019 to 2024 in the context of Bihar?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) and (b): State Level Banker's Committee (SLBC), Bihar has informed that there is no lack of cooperation of banks in the development of Bihar. Further, the steps taken by banks to achieve Annual Credit Plan (ACP) target and Credit- Deposit (CD) Ratio in Bihar, include, inter-alia, organizing credit outreach programs, engaging banking correspondents/ customer service points in sourcing loans, expanding financial inclusion to every villages, organizing financial literacy camps, exploring opportunities to finance through farmers producers organisations, engaging bank sakhis. The details of year- wise Annual Credit Plan, its achievement and CD Ratio in Bihar from 2019 to 2024 is at Annex.

Rajya Sabha unstarred Question no. 2464 for answering on 17.12.2024 regarding Lack of cooperation from banks.

Year- wise Annual Credit Plan, its achievement and CD Ratio in Bihar from 2019 to 2024:

Year	Annual Credit Plan (Amount in Rs. Crore)	Achievement with respect to Annual Credit Plan (%)	CD Ratio (%)
2019	1,30,000	84.29	42.04
2020	1,45,000	72.69	40.95
2021	1,54,500	82.76	44.26
2022	1,61,500	99.59	50.76
2023	2,04,145	108.02	53.66
2024	2,63,150	96.35	56.86

(Source: State Level Banker's Committee, Bihar)