

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
UNSTARRED QUESTION NO. 447
TO BE ANSWERED ON FEBRUARY 3, 2017/MAGHA 14, 1938 (SAKA)

CREDIT DEPOSIT RATIO

QUESTION

447. SHRI JANARDAN SINGH SIGRIWAL:

Will the Minister of FINANCE be pleased to state:

- (a) the average Credit Deposit Ratio (CDR) of the Public Sector Banks (PSBs) during the current financial year till December, 2016;
- (b) whether there is a difference in the average CDR of PSBs in various States/ UTs of the country;
- (c) if so, the details thereof, State/UT-wise including Bihar; and
- (d) the steps taken by the Government to minimise regional imbalances in credit deployment?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (c): A statement indicating State/UT-wise, Credit Deposit Ratio (CDR) of the Public Sector Banks (PSBs) including all India average as at the end of September, 2016 (latest available), is Annexed.

(d): Reserve Bank of India (RBI) has advised the banks including PSBs to achieve a CDR of 60% in respect of their rural and semi-urban branches separately on an all India basis. The banks should also ensure that wide disparity in the ratios between different State/Region is avoided in order to minimize regional imbalance in credit deployment.

RBI has also advised banks that the CD ratios should be monitored at different levels viz banks' head office level, State Level Bankers Committee (SLBC) and District Consultative Committee (DCC). Special Sub-Committee (SSC) of DCC is to be set up in the districts having CD ratio less than 40, in order to monitor the CD ratio and to draw up monitorable Action Plans (MAPs) to increase the CD ratio. The Districts with CD ratio less than 20 are treated on a special footing.

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State/UT-wise Credit Deposit Ratio of Public Sector Banks as at the end of September, 2016

Region	State	CD Ratio as at the end of September, 2016
Central Region		45.3
	Chhattisgarh	60.7
	Madhya Pradesh	58.7
	Uttar Pradesh	39.9
	Uttarakhand	31.3
Eastern Region		39.3
	Andaman & Nicobar Islands	42.3
	Bihar	30.3
	Jharkhand	24.9
	Odisha	35.7
	Sikkim	30.4
	West Bengal	48.6
North Eastern Region		35.4
	Arunachal Pradesh	29.9
	Assam	37.3
	Manipur	48.1
	Meghalaya	26.5
	Mizoram	37.6
	Nagaland	40.7
	Tripura	28.4
Northern Region		72.8
	Chandigarh	119.7
	Haryana	66.2
	Himachal Pradesh	32.3
	Jammu & Kashmir	31.7
	NCT of Delhi	83.8
	Punjab	60.1
	Rajasthan	65.1
Southern Region		89.6
	Andhra Pradesh	100.9
	Karnataka	70.4
	Kerala	66.2
	Lakshadweep	8.5
	Puducherry	53.2
	Tamil Nadu	108.3
	Telangana	108.9
Western Region		91.8
	Dadra & Nagar Haveli	29.8
	Daman & Diu	19.8
	Goa	24.5
	Gujarat	65.0
	Maharashtra	103.8
ALL INDIA		71.2

Source: RBI