

Government of India  
Ministry of Finance  
Department of Financial Services

LOK SABHA  
UNSTARRED QUESTION NO.2832  
TO BE ANSWERED ON AUGUST 3, 2018/SHRAVANA 12, 1940 (SAKA)

**LOAN TO DEPOSIT RATIO**

**QUESTION**

†2832. SHRI RAVINDRA KUMAR PANDEY:

Will the Minister of FINANCE be pleased to state:

- (a) whether any norms have been fixed regarding loan-to-deposit ratio of the nationalised banks;
- (b) if so, the details thereof;
- (c) whether the nationalised banks in the country are not complying with this loan-to-deposit ratio;
- (d) if so, the details thereof, State/UT-wise including Jharkhand; and
- (e) the steps being taken by the Government in this regard?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SHIV PRATAP SHUKLA)

(a) to (e): Reserve Bank of India (RBI) vide its Master Circular on Lead Bank Scheme dated 2<sup>nd</sup> July 2018, advised Banks including Nationalised Banks to achieve a Credit Deposit (CD) ratio of 60% in respect of their rural and semi-urban branches separately on an all-India basis.

RBI has 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 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% needs to be treated on a special footing.

RBI monitors the number of districts in the states where the CD ratio is less than 40%. RBI has reported that out of the total 714 districts as on 31<sup>st</sup> March, 2018, 182 districts have CD ratio less than 40% and SSCs of DCC have been formed in 164 districts.

A Statement indicating State/UT-wise (including Jharkhand) CD Ratio of public sector banks as on 31st March, 2018 is Annexed.

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Annex to Lok Sabha Unstarred Question No. 2832

**State /UT-wise Credit-deposit Ratio of Public Sector Bank**

Sl.No	Name of State/UT	CD Ratio as on 31st March, 2018
1	Andaman & Nicobar Islands	41.1
2	Andhra Pradesh	112.0
3	Arunachal Pradesh	25.8
4	Assam	36.0
5	Bihar	27.7
6	Chandigarh	130.1
7	Chhattisgarh	61.9
8	Dadra & Nagar Haveli	33.5
9	Daman & Diu	23.7
10	Goa	23.6
11	Gujarat	62.3
12	Haryana	62.0
13	Himachal Pradesh	30.0
14	Jammu & Kashmir	30.1
15	Jharkhand	24.1
16	Karnataka	72.2
17	Kerala	61.9
18	Lakshadweep	8.2
19	Madhya Pradesh	58.4
20	Maharashtra	111.8
21	Manipur	45.4
22	Meghalaya	28.4
23	Mizoram	31.6
24	Nagaland	39.2
25	NCT of Delhi	93.4
26	Odisha	34.0
27	Puducherry	50.0
28	Punjab	56.2
29	Rajasthan	64.9
30	Sikkim	31.8
31	Tamil Nadu	107.9
32	Telangana	113.2
33	Tripura	31.3
34	Uttar Pradesh	37.2
35	Uttarakhand	31.6
36	West Bengal	43.7
	All India	71.1

Source: RBI