

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 5837

ANSWERED ON MONDAY, MARCH 30, 2026/ CHAITRA 09, 1948 (SAKA)

Financial Inclusion by Improving Credit- Deposit (CD) Ratio

5837. SHRI ANURAG SINGH THAKUR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware that Credit- Deposit(CD) Ratio in certain districts of Himachal Pradesh, including Hamirpur, remains below national target, if so, the details thereof, district- wise and the reasons attributed to such persistently low credit deployment in these districts;
- (b) the measures being taken by the Government to encourage banks to accelerate credit disbursement under flagship self- employment, livelihood schemes such as PM Vishwakarma, Prime Minister's Employment Generation Programme (PMEGP), Mudra Yojana in rural and semi- urban areas;
- (c) the number of Kisan Credit Card (KCC) holders without debit card in Himachal Pradesh, district wise;
- (d) whether the Government is likely to advise Public Sector Banks to ensure full compliance with mandatory issuance of Rupay Debit Cards to all eligible Kisan Credit Card holders, particularly in districts where farmers are yet to receive their cards despite being entitled to them, if so, the details thereof; and
- (e) the current progress and steps being taken by the Government to resolve Non- Performing Assets, stressed MSME accounts and strengthen financial literacy programmes in Himalayan and Northeastern States to improve overall banking outcomes?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (e): The Reserve Bank of India (RBI) has advised banks to ensure that wide disparity in the Credit- Deposit (CD) ratios between different States/Regions to be avoided in order to minimise regional imbalance in credit deployment, and banks may review the performance of their branches in such areas and take necessary steps to augment the credit flow. Further, the credit dispensation in certain districts may be low affecting the CD Ratio, due to various factors, including, inter alia, infrastructure challenges, varying ability of different regions to absorb credit. The CD ratios in districts of Himachal Pradesh in last three years are at Annexure-I.

As per inputs received from State Level Bankers' Committees (SLBCs) of Himachal Pradesh and North-Eastern States, various efforts have been undertaken by banks to strengthen financial literacy and to increase the CD ratio and credit disbursement under various schemes such as PM Vishwakarma, PMEGP, Mudra Yojana in rural and semi-urban areas. These include, inter alia, actively working on credit outreach programs, engaging banking correspondents/ customer service points in sourcing loans, expanding financial inclusion to every village, sector-specific lending, community engagement, simplified loan application processes, strategic partnerships, collaboration with government bodies, exploring opportunities to finance through farmers producers' organisations, engagement of Bank Sakhis and organising financial literacy programs.

With the objective of scaling up financial literacy efforts at ground level, Lead Banks conduct camps covering various aspects of financial literacy through their Financial Literacy Centres for the general public as well as for different target groups viz. farmers, micro and small entrepreneurs, school children, Self Help Groups and senior citizens. Rural branches of banks conduct one camp per month covering all the messages that are part of RBI's Financial Awareness Messages booklet, which, inter alia, contains messages on various facets of financial literacy including basic banking, digital financial literacy, consumer protection etc.

With regard to compliance with mandatory issuance of Rupay Debit Cards to all eligible Kisan Credit Card (KCC) holders, as per RBI's Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through KCC, banks may encourage farmers to utilize all available digital banking channels, including RuPay cards, for seamless account operations and transactions. The details of number of KCC holders without debit card in the districts of Himachal Pradesh are at Annexure-II.

Sustained and coordinated measures are undertaken regularly by RBI, SLBC, with active participation of all banks, to address the issues relating to Non-Performing Assets (NPAs) and stressed MSME Accounts. These measures include, inter alia, the following:

- (i) Implementation of structured resolution frameworks such as restructuring and one-time settlement schemes. The recovery ecosystem has been strengthened through IBC, SARFAESI actions and Lok Adalats.
- (ii) Under the RBI's Framework for Revival and Rehabilitation, banks are required to identify early signs of stress and initiate corrective action plans, including rectification, restructuring, or recovery, for MSME loans up to ₹25 crore.
- (iii) For MSME exposures above ₹25 crore, RBI's Prudential Framework for Resolution of Stressed Assets, allows lenders flexibility to restructure loans based on viability assessment. These measures aim to ensure timely resolution, prevent asset deterioration, and support the continued viability of MSMEs.

Annexure-I**Annexure referred in reply of Lok Sabha Unstarred Question no. 5837 for 30.3.2026 regarding Financial Inclusion by Improving Credit- Deposit (CD) Ratio**

Credit Deposit Ratio of Scheduled Commercial Banks (including Regional Rural Bank) (in %) in districts of Himachal Pradesh

S.no.	District	As on		
		31.3.2023	31.3.2024	31.3.2025
1	Bilaspur	24.11	25.18	27.55
2	Chamba	32.25	34.10	35.54
3	Hamirpur	21.20	22.18	23.37
4	Kangra	23.01	24.61	25.88
5	Kinnaur	44.89	46.50	46.10
6	Kulu	40.62	42.74	43.84
7	Lahul & Spiti	23.59	24.93	21.71
8	Mandi	25.31	27.39	29.53
9	Shimla	28.46	30.34	33.05
10	Sirmaur	72.79	77.00	79.42
11	Solan	68.53	76.10	80.92
12	Una	29.96	31.44	32.60

**Source: Reserve Bank of India (RBI)*

The Credit Deposit (CD) Ratio is computed on the basis of Credit and Deposit Data provided by RBI.

Annexure-II**Annexure referred in reply of Lok Sabha Unstarred Question no. 5837 for 30.3.2026 regarding Financial Inclusion by Improving Credit- Deposit (CD) Ratio**

The number of KCC holders without Rupay Debit Card, District- Wise in the State of Himachal Pradesh

S.no.	District	As on 31.3.2025
1	Bilaspur	16,267
2	Chamba	7,021
3	Hamirpur	19,742
4	Kangra	44,384
5	Kinnaur	5,649
6	Kulu	14,476
7	Lahul & Spiti	1,742
8	Mandi	33,537
9	Shimla	45,292
10	Sirmaur	18,390
11	Solan	20,797
12	Una	20,304

**Source: State Level Bankers' Committee, Himachal Pradesh*
