

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**  
**UNSTARRED QUESTION NO. †963**

TO BE ANSWERED ON THE 4<sup>th</sup> December, 2015/Agrahayana 13, 1937 (SAKA)

**BANK DEPOSIT SCHEME**

**QUESTION**

**963. SHRI BHAIRON PRASAD MISHRA:**

Will the Minister of FINANCE be pleased to state:

- (a) Whether the Government has any plan to promote deposit schemes and if so, the details thereof;
- (b) Whether the Government has formulated any plan to check the increasing imbalance in deposits and loans in the banks;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

**ANSWER**

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

(a) to (d) : Lending/Deposit in the banks is a commercial decision which is regulated by the banks as per their Board driven policies in line with various guidelines of RBI. Government has recently notified a deposit scheme viz. Sukanya Samriddhi Account Yojana 2014 through banks.

Reserve Bank of India(RBI) has advised banks to achieve a credit deposit ratio 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 States/Regions is avoided in order to minimize regional imbalance in credit deployment.

RBI has advised Banks to set up a Special Sub-Committee(SSC) of District Level Consultative Committee(DLCC) for those districts having Credit Deposit Ratio(CDR) less than 40 per cent to draw up Monitorable Action Plans(MAPs), monitor such action plan on a regular basis and initiate necessary action for improving CDR.