GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1288

ANSWERED ON MONDAY, JULY 27, 2026/ SHRAVANA 5, 1948 (SAKA)

Credit- Deposit Ratio of Banks in Uttar Pradesh

† 1288. SHRI ARUN GOVIL:

Will the Minister of FINANCE be pleased to state:

(a) the current credit-deposit ratio of banks in Uttar Pradesh along with the year-wise credit-deposit ratio during the last ten years, year-wise;
(b) the details of the action plan of the Government to improve the credit-deposit ratio in those districts of Uttar Pradesh where credit-deposit ratio is low along with the district-wise details thereof;
(c) whether it is a fact that no bank in the country has established its Head Office in Uttar Pradesh, the largest State in the country whereas the Head Office of the bank plays a significant role in improving the Credit-Deposit Ratio;
(d) if so, whether the Government has any plan to set up the Head Office of any bank in Uttar Pradesh and if so, the details thereof;
(e) the number of villages selected under the Sansad Adarsh Gram Yojana (SAGY) in Meerut Lok Sabha Parliamentary Constituency that have bank branches; and
(f) the plan of the Government to open bank branches in the above selected villages having no branches?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): The current Credit- Deposit (CD) ratio of Scheduled Commercial Banks (SCBs) in Uttar Pradesh stands at 52.01% as of 31.3.2026. Further, the CD ratio of SCBs in Uttar Pradesh during the last ten years, year-wise is at Annexure-I.

(b): The CD ratio of SCBs in Uttar Pradesh, district- wise as on 31.3.2026 is at Annexure-II. The State Level Bankers' Committee (SLBC), Uttar Pradesh has informed that banks in Uttar Pradesh, undertake various initiatives from time to time, to improve credit deployment, especially in low CD ratio districts. These initiatives include, inter alia, targeted credit expansion, strengthening district- level monitoring, credit outreach and awareness, support to Self Help Groups (SHGs), Micro- Small and Medium Enterprises (MSMEs) and One District One Product (ODOP) Clusters, process improvements and digital enablement for loan processing and coordination with various member lending institutions.

Further, Reserve Bank of India (RBI) has advised the banks to ensure that wide disparity in the ratios between States/ Regions is 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. The Lead Bank of the district may discuss the issue of low CD ratio in all its aspects with the banks and also in the District Consultative Committee (DCC) forum. Special Sub-Committees (SSCs) of the DCC should draw up Monitorable Action Plans to increase the CD ratio in the districts having CD ratio of less than 40% and to report the progress on the implementation of the plan to DCC on a quarterly basis and through them to the convenor of the State Level.

(c) and (d): The Head Office of Utkarsh Small Finance Bank is located in Varanasi, Uttar Pradesh, while the Head Offices of Uttar Pradesh Gramin Bank and the Uttar Pradesh State Co-operative Bank are located in Lucknow, Uttar Pradesh. The credit planning and monitoring activities in a State are carried out through RBI's Lead Bank Scheme, irrespective of the location of the bank's Head Office.

(e) and (f): Ministry of Rural Development has informed that under the Sansad Adarsh Gram Yojana (SAGY), a total of 10 Gram Panchayats had been selected in Meerut District. Further, as per the Jan Dhan Darshak (JDD) app, as on 30.6.2026, all inhabited villages i.e. 98,047 in the State of Uttar Pradesh are covered by a banking outlet (Bank Branch, Business Correspondent, or India Post Payments Bank Centre) within a 5km radius.

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Annexure-I

Annexure referred in reply of Part(a) of the Lok Sabha Unstarred Question no. † 1288 for 27.7.2026 regarding Credit- Deposit Ratio of Banks in Uttar Pradesh

Credit – Deposit Ratio of Scheduled Commercial Banks in Uttar Pradesh during the last ten years, year- wise

As on	**Credit Deposit Ratio (%)**
31.3.2026	52.01
31.3.2025	50.90
31.3.2024	49.88
31.3.2023	45.88
31.3.2022	43.55
31.3.2021	40.84
31.3.2020	40.76
31.3.2019	42.25
31.3.2018	40.91
31.3.2017	39.41

**The Credit Deposit Ratio is computed on the basis of Credit and Deposit Data provided by Reserve Bank of India*

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Annexure-II

Annexure referred in reply of Part(b) of the Lok Sabha Unstarred Question no. † 1288 for 27.7.2026 regarding Credit- Deposit Ratio of Banks in Uttar Pradesh

Credit – Deposit Ratio of Scheduled Commercial Banks in the State of Uttar Pradesh, district- wise, as on 31.3.2026

S.no.	District- name	Credit Deposit Ratio (%)
1	Agra	67.08
2	Aligarh	51.63
3	Ambedkar Nagar	48.44
4	Amethi	45.81
5	Amroha	73.67
6	Auraiya	44.33
7	Ayodhya	36.64
8	Azamgarh	35.56
9	Baghpat	45.97
10	Bahraich	70.16
11	Ballia	33.37
12	Balrampur	45.12
13	Banda	43.24
14	Bara Banki	70.88
15	Bareilly	70.78
16	Basti	42.29
17	Bijnor	59.17
18	Budaun	85.56
19	Bulandshahr	52.71
20	Chandauli	53.31
21	Chitrakoot	46.06
22	Deoria	40.58
23	Etah	72.44
24	Etawah	49.83
25	Farrukhabad	54.25
26	Fatehpur	48.21
27	Firozabad	67.58

28	Gautam Buddha Nagar	53.55
29	Ghaziabad	52.66
30	Ghazipur	40.45
31	Gonda	46.79
32	Gorakhpur	53.64
33	Hamirpur	52.18
34	Hapur	64.47
35	Hardoi	54.65
36	Hathras	65.90
37	Jalaun	46.44
38	Jaunpur	39.10
39	Jhansi	52.19
40	Kanauj	66.95
41	Kanpur Dehat	49.31
42	Kanpur Nagar	51.66
43	Kasganj	69.68
44	Kaushambi	47.43
45	Kheri	75.28
46	Kushi Nagar	46.71
47	Lalitpur	86.59
48	Lucknow	39.39
49	Maharajganj	67.71
50	Mahoba	59.45
51	Mainpuri	71.33
52	Mathura	62.11
53	Mau	37.84
54	Meerut	56.92
55	Mirzapur	44.05
56	Moradabad	78.48
57	Muzaffarnagar	86.27
58	Pilibhit	79.55
59	Pratapgarh	35.35
60	Prayagraj	38.93
61	Rai Bareli	53.22

62	Rampur	76.82
63	Saharanpur	74.74
64	Sambhal	86.27
65	Sant Kabir Nagar	45.37
66	Sant Ravidas Nagar	48.64
67	Shahjahanpur	79.18
68	Shamli	70.53
69	Shravasti	55.28
70	Sidharthanagar	42.18
71	Sitapur	56.16
72	Sonbhadra	41.66
73	Sultanpur	42.14
74	Unnao	31.06
75	Varanasi	55.91

***The Credit Deposit Ratio is computed on the basis of Credit and Deposit Data provided by Reserve Bank of India*

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