

from non resident Indians in Dubai. Some individuals have expressed interest in general.

Credit-Deposit Ratio of Banks in Different States

*318. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) what is the credit-deposit ratio

of banks at present in different States; and

(b) what are the reasons for the low credit-deposit ratio in the case of Bihar?

THE MINISTER OF FINANCE (SHRI VISHWANATH PRATAP SINGH): (a) and (b) A statement is laid on the Table of the House.'

Statement

(a) State-wise Credit deposit Ratio of all Scheduled Commercial Banks on the basis of provisional data for March 1986 is set out below :—

| Region | State/Union Territory | Credit Deposit Ratio(%) |
|-----------------------------|---------------------------|-------------------------|
| I. Northern Region | Haryana | 70.4 |
| | Himachal Pradesh | 70.4 |
| | Jammu & Kashmir | 41.9 |
| | Punjab | 47.0 |
| | Rajasthan | 69.4 |
| | Chandigarh | 174.6 |
| | Delhi | 56.7 |
| II. Northern Eastern Region | Assam | 57.0 |
| | Manipur | 76.6 |
| | Meghalaya | 28.8 |
| | Nagaland | 43.5 |
| | Sikkim | 27.1 |
| | Tripura | 69.4 |
| | Arunachal Pradesh | 21.7 |
| | Mizoram | 29.2 |
| III. Eastern Region | Bihar | 39.7 |
| | Orissa | 90.7 |
| | West Bengal | 50.4 |
| | Andaman & Nicobar Islands | 39.9 |
| IV. Central Region | Madhya Pradesh | 61.9 |
| | Uttar Pradesh | 49.4 |
| V. Western Region | Gujarat | 57.9 |
| | Maharashtra | 91.2 |
| | Dadra & Nagar Haveli | 79.8 |
| | Goa, Daman & Diu | 32.9 |
| VI. Southern Region | Andhra Pradesh | 81.1 |
| | Karnataka | 89.0 |
| | Kerala | 64.0 |
| | Tamil Nadu | 98.0 |
| | Lakshadweep | 29.1 |
| | Pondicherry | 50.4 |
| | ALL INDIA | 67.7 |

(b) The level of Credit Deposit Ratio depends, among other things, on the level of economic activity and the demand for credit in a particular State or Region. These in turn are affected by factors such as regular availability of power, infrastructure and investments in agricultural and industrial sectors.

State Level Bankers' Committee have been set up in each State to monitor closely the growth of credit and take measures as necessary to increase the Credit Deposit Ratio in States where this ratio is lower than the national average.

Garments export policy

•319. SHRI B. SATYANARAYAN REDDY: Will the Minister of TEXTILES be pleased to state:

(a) whether the policy for export of garments, knitwear and fabrics, etc. has been reviewed to promote export of these items; and

(b) if so, what encouragements and incentives are offered to the exporters for the purpose?

THE MINISTER OF STATE IN THE MINISTRY OF TEXTILES (SHRI RAM NIWAS MIRDHA): (a) The policy for export of garments, knitwear and fabrics is continuously reviewed from time to time.

(b) A statement is laid on the Table of the House.

Statement

Exporters of Textiles and Clothing are at present offered the following incentives:—

(1) Sophisticated garment manufacturing machines not manufactured indigenously are allowed to be imported on OGL. As many as 114 machines for garment manufacture have been placed under OGL 97 of them enjoying concessional import duty. Select machineries are allowed to be imported with export obligation.

(2) Revised rates of CCS have been announced effect from 1st July, 1986. These rates have been announced for a period of 3 years and are generally higher than before. Slow moving items of garments on which CCS was not admissible when exported to quota countries have been made eligible for CCS. CCS on export of yarn of all counts has been allowed @ 8 per cent.

(3) Cotton garments and textiles have been brought under the Scheme of Contract Registration with a view to providing an element of certainty to exporters in the matter of CCS.

(4) It has been decided to set up a Fashion Technology Institute in Delhi for education, research and training in the areas of fashion design for garment manufacture.

(5) The duty drawback rates for cotton garments have been increased to 10 per cent.

(6) The number of days of pre-shipment credit has been increased from 90 days to 180 days. The rate of interest has also been reduced by 2.5 per cent.

(7) Many items of raw material fabrics are permitted to be imported under the Advance Licensing Scheme, Duty Free REP Scheme and the Import-Export Pass Book Scheme introduced recently.

(8) Under 100 Per cent Expat Oriented Units and Free Trade Zones Scheme,, facilities for liberal import of capital goods and raw materials alongwith many other concessions are given.

(9) Government has been, giving liberal assistance for sponsoring and funding promotional activities such as market studies, — Buyer-Seller Meets, participation in inter national fairs and exhibitions, etc.