

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO - 873**

Answered on Tuesday, July 30, 2024/ Sravana 8, 1946 (Saka)

**CREDIT- DEPOSIT RATIO OF SCHEDULED COMMERCIAL BANKS IN BIHAR**

873. SHRI SANJAY YADAV:

Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that the Credit- Deposit Ratio of Scheduled Commercial Banks in Bihar is much lower than other States of the country and the national ratio;
- (b) whether it is also a fact that banks are reluctant to give loans to farmers, small entrepreneurs and unemployed youth of Bihar and the capital of the State is being siphoned off; and
- (c) if so, whether Government proposes to take action against such Banks which are lagging behind in giving loans or are not giving loans in Bihar?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) to (c): The Credit Deposit (CD) ratio of Scheduled Commercial Banks in Bihar is lower than the all-India ratio.

With regard to reluctance of banks to give loans to farmers, small entrepreneurs and unemployed youth of Bihar, SLBC of Bihar has informed that banks are actively granting loans to the eligible applicants, and as a result, there was 99.6%, 108% & 96.4% achievement of Annual Credit Plan targets in Bihar in FY2021-22, FY2022-23 and FY2023-24, respectively.

Furthermore, as per inputs received from SLBC of Bihar, various efforts have been undertaken by banks to improve the CD ratio in the State. These include, *inter alia*, actively working on credit outreach programs, sector-specific lending, community engagement, simplified loan application processes, strategic partnerships, collaboration with government bodies, engagement of Bank Sakhis and financial literacy programs.

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