

**STATE LEVEL BANKERS' COMMITTEE - JHARKHAND**  
**CONVENOR : BANK OF INDIA**  
**OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE**

**Annexure - 1 (A)**

[Amount in Lakh]

Sr.	BANK NAME	RURAL			SEMI URBAN			URBAN			TOTAL		
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO
<b>LEAD BANKS</b>													
1	STATE BANK OF INDIA	15,20,699.54	3,76,544.07	24.76%	26,46,898.04	5,86,962.38	22.18%	43,34,119.76	13,06,639.03	30.15%	85,01,717.34	22,70,145.47	26.70%
2	BANK OF INDIA	15,26,027.01	3,82,189.52	25.04%	8,92,020.31	1,99,967.80	22.42%	20,05,515.45	4,37,104.16	21.80%	44,23,562.78	10,19,261.48	23.04%
3	INDIAN BANK	2,21,006.96	51,824.94	23.45%	2,88,320.54	50,735.98	17.60%	6,52,112.73	2,03,382.61	31.19%	11,61,440.23	3,05,943.52	26.34%
<b>A</b>	<b>SUB TOTAL</b>	<b>32,67,733.52</b>	<b>8,10,558.52</b>	<b>24.80%</b>	<b>38,27,238.89</b>	<b>8,37,666.15</b>	<b>21.89%</b>	<b>69,91,747.94</b>	<b>19,47,125.80</b>	<b>27.85%</b>	<b>1,40,86,720.35</b>	<b>35,95,350.47</b>	<b>25.52%</b>
<b>OTHER PUBLIC SECTOR BANKS</b>													
1	CENTRAL BANK OF INDIA	96,675.27	30,369.13	31.41%	1,03,339.85	23,332.86	22.58%	3,55,401.35	68,980.33	19.41%	5,55,416.48	1,22,682.33	22.09%
2	PUNJAB NATIONAL BANK	2,27,373.03	59,609.58	26.22%	3,42,030.32	89,745.65	26.24%	11,09,779.92	3,57,561.92	32.22%	16,79,183.26	5,06,917.14	30.19%
3	CANARA BANK	1,25,775.19	46,558.45	37.02%	20,00,401.38	77,552.26	3.88%	7,42,682.50	2,05,412.16	27.66%	28,68,859.06	3,29,522.87	11.49%
4	UNION BANK OF INDIA	98,841.37	23,918.70	24.20%	1,79,024.14	44,768.67	25.01%	7,04,540.44	1,96,002.78	27.82%	9,82,405.95	2,64,690.14	26.94%
5	UCO BANK	73,287.23	11,623.00	15.86%	1,09,953.27	22,810.66	20.75%	2,73,414.74	48,122.26	17.60%	4,56,655.24	82,555.92	18.08%
6	BANK OF BARODA	62,268.12	20,087.18	32.26%	1,75,228.82	54,638.70	31.18%	5,49,686.31	2,18,206.26	39.70%	7,87,183.25	2,92,932.14	37.21%
7	INDIAN OVERSEAS BANK	45,730.64	11,761.83	25.72%	22,438.31	9,287.06	41.39%	1,75,737.28	57,056.17	32.47%	2,43,906.23	78,105.05	32.02%
8	PUNJAB AND SINDH BANK	2,212.25	1,379.23	62.34%	10,625.74	3,643.11	34.29%	1,00,409.13	22,948.75	22.86%	1,13,247.12	27,971.09	24.70%
9	BANK OF MAHARASHTRA	449.70	140.70	31.29%	447.18	97.12	21.72%	27,739.75	11,005.72	39.67%	28,636.63	11,243.54	39.26%
<b>B</b>	<b>SUB TOTAL</b>	<b>7,32,612.79</b>	<b>2,05,447.79</b>	<b>28.04%</b>	<b>29,43,489.02</b>	<b>3,25,876.09</b>	<b>11.07%</b>	<b>40,39,391.41</b>	<b>11,85,296.33</b>	<b>29.34%</b>	<b>77,15,493.22</b>	<b>17,16,620.22</b>	<b>22.25%</b>
<b>PRIVATE BANKS</b>													
13	IDBI BANK LTD	21,115.52	11,855.75	56.15%	1,26,026.78	34,102.49	27.06%	3,18,266.65	98,740.53	31.02%	4,65,408.95	1,44,698.77	31.09%
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	29,277.83	33,665.83	114.99%	29,277.83	33,665.83	114.99%
15	FEDERAL BANK LTD	-	-	-	8,126.24	2,590.93	31.88%	55,216.95	19,886.89	36.02%	63,343.19	22,477.82	35.49%
16	HDFC BANK LTD	10,471.30	12,217.34	116.67%	1,46,994.90	1,01,483.35	69.04%	8,70,775.68	6,10,907.06	70.16%	10,28,241.88	7,24,607.74	70.47%
17	ICICI BANK LTD	67,003.63	65,745.42	98.12%	1,23,118.09	1,49,309.29	121.27%	3,38,210.93	2,99,800.57	88.64%	5,28,332.66	5,14,855.28	97.45%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,193.23	24,668.34	202.31%	12,193.23	24,668.34	202.31%
19	AXIS BANK LTD	10,535.88	3,870.73	36.74%	1,16,056.30	32,995.88	28.43%	4,79,567.85	2,63,323.04	54.91%	6,06,160.04	3,00,189.64	49.52%
20	INDUSIND BANK	2,614.25	1,69,379.90	6479.11%	15,465.78	39,831.67	257.55%	1,04,492.85	1,23,840.80	118.52%	1,22,572.87	3,33,052.37	271.72%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	2,607.00	1,212.59	46.51%	2,607.00	1,212.59	46.51%
22	YES BANK	-	-	-	-	-	-	54,775.26	35,357.15	64.55%	54,775.26	35,357.15	64.55%
23	KOTAK MAHENDRA BANK LTD	1,786.76	50.14	2.81%	4,662.93	3.13	0.07%	76,558.54	40,511.73	52.92%	83,008.23	40,565.00	48.87%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	19,206.70	2,196.32	11.44%	19,206.70	2,196.32	11.44%
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,472.75	1,327.74	53.69%	2,472.75	1,327.74	53.69%
27	BANDHAN BANK	6,842.76	27,221.67	397.82%	29,231.56	49,408.56	169.02%	60,036.78	33,573.64	55.92%	96,111.11	1,10,203.87	114.66%
<b>C</b>	<b>SUB TOTAL</b>	<b>1,20,370.11</b>	<b>2,90,340.94</b>	<b>241.21%</b>	<b>5,69,682.58</b>	<b>4,09,725.30</b>	<b>71.92%</b>	<b>24,23,659.01</b>	<b>15,89,012.22</b>	<b>65.56%</b>	<b>31,13,711.70</b>	<b>22,89,078.46</b>	<b>73.52%</b>
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>41,20,716.41</b>	<b>13,06,347.25</b>	<b>31.70%</b>	<b>73,40,410.49</b>	<b>15,73,267.54</b>	<b>21.43%</b>	<b>1,34,54,798.37</b>	<b>47,21,434.35</b>	<b>35.09%</b>	<b>2,49,15,925.27</b>	<b>76,01,049.15</b>	<b>30.51%</b>
<b>REGIONAL RURAL BANKS</b>													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>5,57,336.04</b>	<b>2,50,263.29</b>	<b>44.90%</b>	<b>1,56,506.34</b>	<b>58,311.13</b>	<b>37.26%</b>	<b>1,60,081.35</b>	<b>28,064.03</b>	<b>17.53%</b>	<b>8,73,923.73</b>	<b>3,36,638.45</b>	<b>38.52%</b>
<b>COOPERATIVE BANKS</b>													
29	DHANBAD CENTRAL CO-OP.BANK	9,459.66	698.76	7.39%	-	-	-	25,570.58	2,587.33	10.12%	35,030.23	3,286.09	9.38%
30	JHARKHAND STATE COOPERATIVE BANK LTD	51,784.31	7,147.18	13.80%	14,931.14	2,701.52	18.09%	1,09,055.67	42,933.33	39.37%	1,75,771.12	52,782.02	30.03%
<b>E</b>	<b>SUB TOTAL</b>	<b>61,243.96</b>	<b>7,845.94</b>	<b>12.81%</b>	<b>14,931.14</b>	<b>2,701.52</b>	<b>18.09%</b>	<b>1,34,626.25</b>	<b>45,520.66</b>	<b>33.81%</b>	<b>2,10,801.35</b>	<b>56,068.12</b>	<b>26.60%</b>
<b>SMALL FINANCE BANKS</b>													
31	ESAF SMALL FINANCE BANK LIMITED	280.90	1,311.42	466.86%	102.47	4,167.62	4067.29%	7,940.58	11,185.84	140.87%	8,323.94	16,664.88	200.20%
32	UIJIVAN SMALL FINANCE BANK	-	-	-	2,046.77	6,781.13	331.31%	16,611.91	21,272.26	128.05%	18,658.69	28,053.39	150.35%
33	UTKARSH SMALL FINANCE BANK LIMITED	655.44	24,864.44	3793.53%	3,197.95	25,360.24	793.01%	31,743.61	6,363.27	20.05%	35,597.01	56,587.95	158.97%
34	JANA SMALL FINANCE BANK	19.74	1,928.00	9767.23%	120.31	1,813.75	1507.53%	21,346.88	13,512.63	63.30%	21,486.93	17,254.38	80.30%
<b>G</b>	<b>SUB TOTAL</b>	<b>956.08</b>	<b>28,103.86</b>	<b>2939.48%</b>	<b>5,467.51</b>	<b>38,122.75</b>	<b>697.26%</b>	<b>77,642.97</b>	<b>52,334.00</b>	<b>67.40%</b>	<b>84,066.56</b>	<b>1,18,560.60</b>	<b>141.03%</b>
<b>PAYMENT BANKS</b>													
1	AIRTEL PAYMENTS BANK	748.58	-	0.00%	137.44	-	0.00%	85.68	-	0.00%	971.70	-	0.00%
2	FINO PAYMENTS BANK	362.88	-	0.00%	-	-	-	1,370.90	-	0.00%	1,733.77	-	0.00%
3	INDIA POST PAYMENTS BANK	-	-	-	2,919.45	-	0.00%	2,441.07	-	0.00%	5,360.52	-	0.00%
<b>H</b>	<b>SUB TOTAL</b>	<b>1,111.45</b>	<b>-</b>	<b>0.00%</b>	<b>3,056.89</b>	<b>-</b>	<b>0.00%</b>	<b>3,897.65</b>	<b>-</b>	<b>0.00%</b>	<b>8,066.00</b>	<b>-</b>	<b>0.00%</b>
<b>GRAND TOTAL- (A+B+C+D+E+G+H)</b>		<b>47,41,363.95</b>	<b>15,92,560.34</b>	<b>33.59%</b>	<b>75,20,372.37</b>	<b>16,72,402.93</b>	<b>22.24%</b>	<b>1,38,31,046.59</b>	<b>48,47,353.03</b>	<b>35.05%</b>	<b>2,60,92,782.91</b>	<b>81,12,316.31</b>	<b>31.09%</b>
<b>RIDF</b>											<b>69,827.48</b>		
<b>AS PER PLACE OF UTILIZATION</b>												<b>14,82,086.51</b>	<b>37.04%</b>
<b>TOTAL</b>											<b>96,64,230.30</b>		

SOURCE: SLBC PORTAL

**STATE LEVEL BANKERS' COMMITTEE - JHARKHAND**

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - DISTRICT WISE

**Annexure - 1 (B)**

AS ON JUNE 30,2021

[Amount in Lakh]

Sr.	District Name	RURAL			SEMI URBAN			URBAN			TOTAL		
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO
1	BOKARO	3,40,374.60	79,583.94	23.38%	4,34,023.31	1,16,601.96	26.87%	12,13,917.33	3,63,535.55	29.95%	19,88,315.24	5,59,721.45	28.15%
2	CHATRA	1,50,096.83	47,480.85	31.63%	1,82,634.49	38,252.24	20.94%	896.74	138.10	15.40%	3,33,628.05	85,871.19	25.74%
3	DEOGHAR	1,88,328.88	60,530.89	32.14%	77,377.69	23,961.59	30.97%	4,74,548.48	1,40,359.99	29.58%	7,40,255.05	2,24,852.48	30.38%
4	DHANBAD	4,14,511.41	68,069.75	16.42%	3,54,654.70	1,02,837.48	29.00%	23,47,984.13	8,65,401.64	36.86%	31,17,150.24	10,36,308.87	33.25%
5	DUMKA	1,94,714.93	56,757.76	29.15%	2,70,568.63	76,315.31	28.21%	3,305.31	4,924.50	148.99%	4,68,588.87	1,37,997.56	29.45%
6	EAST SINGHBHUM	2,41,331.41	77,557.15	32.14%	4,40,078.30	1,16,240.81	26.41%	25,57,268.27	10,61,338.41	41.50%	32,38,677.99	12,55,136.36	38.75%
7	GARHWA	1,15,345.56	43,352.36	37.58%	1,46,039.38	50,618.55	34.66%	362.40	-	0.00%	2,61,747.34	93,970.92	35.90%
8	GIRIDIH	4,57,319.17	1,10,850.68	24.24%	35,652.03	7,044.17	19.76%	2,90,964.52	1,37,255.13	47.17%	7,83,935.71	2,55,149.98	32.55%
9	GODDA	2,02,151.22	61,913.16	30.63%	2,12,542.24	62,332.75	29.33%	86.39	-	0.00%	4,14,779.85	1,24,245.91	29.95%
10	GUMLA	1,26,907.94	30,891.21	24.34%	1,85,135.39	45,089.73	24.36%	2,004.82	429.95	21.45%	3,14,048.15	76,410.89	24.33%
11	HAZARIBAGH	3,09,644.55	1,05,397.22	34.04%	1,15,145.65	57,896.70	50.28%	5,92,056.86	2,13,731.27	36.10%	10,16,847.06	3,77,025.20	37.08%
12	JAMTARA	1,00,915.23	26,127.83	25.89%	1,45,141.97	33,217.89	22.89%	6.75	-	0.00%	2,46,063.96	59,345.72	24.12%
13	KHUNTI	78,934.03	24,952.73	31.61%	1,00,074.95	33,717.82	33.69%	2,169.34	219.92	10.14%	1,81,178.32	58,890.47	32.50%
14	KODERMA	1,25,104.36	36,368.56	29.07%	2,15,862.03	75,454.94	34.96%	1,305.98	303.20	23.22%	3,42,272.38	1,12,126.70	32.76%
15	LATEHAR	85,733.69	27,660.65	32.26%	99,659.41	29,153.72	29.25%	58.74	-	0.00%	1,85,451.84	56,814.38	30.64%
16	LOHARDAGA	47,062.71	22,967.77	48.80%	1,15,824.72	41,158.82	35.54%	961.40	269.66	28.05%	1,63,848.83	64,396.25	39.30%
17	PAKUR	75,919.47	31,299.91	41.23%	96,468.61	52,770.96	54.70%	24.50	-	0.00%	1,72,412.58	84,070.87	48.76%
18	PALAMU	2,04,093.85	85,690.03	41.99%	4,26,236.66	2,07,007.08	48.57%	97.66	-	0.00%	6,30,428.18	2,92,697.11	46.43%
19	RAMGARH	1,78,955.34	51,689.03	28.88%	5,36,725.80	1,79,092.83	33.37%	99.04	944.70	953.90%	7,15,780.18	2,31,726.55	32.37%
20	RANCHI	5,04,702.24	3,50,381.03	69.42%	2,63,907.98	72,375.73	27.42%	60,40,600.48	19,01,003.38	31.47%	68,09,210.70	23,23,760.14	34.13%
21	SAHIBGANJ	97,062.42	32,991.42	33.99%	2,03,361.35	59,571.60	29.29%	96.76	-	0.00%	3,00,520.53	92,563.02	30.80%
22	SERAIKELA-KHARSAWAN	2,36,019.67	89,336.12	37.85%	75,507.36	23,062.71	30.54%	2,18,402.57	1,25,095.08	57.28%	5,29,929.59	2,37,493.92	44.82%
23	SIMDEGA	80,436.23	15,002.36	18.65%	89,238.56	20,669.25	23.16%	16.55	-	0.00%	1,69,691.34	35,671.61	21.02%
24	WEST SINGHBHUM	1,85,698.19	55,707.92	30.00%	26,98,511.17	1,47,958.28	5.48%	83,811.57	32,402.57	38.66%	29,68,020.92	2,36,068.77	7.95%
<b>GRAND TOTAL</b>		<b>47,41,363.95</b>	<b>15,92,560.34</b>	<b>33.59%</b>	<b>75,20,372.37</b>	<b>16,72,402.93</b>	<b>22.24%</b>	<b>1,38,31,046.59</b>	<b>48,47,353.03</b>	<b>35.05%</b>	<b>2,60,92,782.91</b>	<b>81,12,316.31</b>	<b>31.09%</b>

SOURCE: SLBC PORTAL