

## STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

## CONVENOR : BANK OF INDIA

## OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 30th JUNE 2023

[Amount in Lakh]

Annexure 1(A)

SI No	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	17,88,348.85	5,47,150.58	30.60%	33,68,308.52	8,49,603.97	25.22%	49,32,349.76	19,02,309.35	38.57%	1,00,89,007.13	32,99,063.90	32.70%
2	BANK OF INDIA	17,39,883.53	5,15,303.56	29.62%	10,71,345.94	2,53,542.61	23.67%	21,57,019.25	5,07,842.65	23.54%	49,68,248.72	12,76,688.82	25.70%
3	INDIAN BANK	2,65,124.33	62,248.17	23.48%	3,05,706.80	63,602.17	20.80%	6,53,882.72	2,22,662.53	34.05%	12,24,713.85	3,48,512.87	28.46%
<b>A</b>	<b>SUB TOTAL</b>	<b>37,93,356.71</b>	<b>11,24,702.31</b>	<b>29.65%</b>	<b>47,45,361.25</b>	<b>11,66,748.75</b>	<b>24.59%</b>	<b>77,43,251.73</b>	<b>26,32,814.53</b>	<b>34.00%</b>	<b>1,62,81,969.70</b>	<b>49,24,265.59</b>	<b>30.24%</b>
<b>OTHER PUBLIC SECTOR BANKS</b>													
4	CENTRAL BANK OF INDIA	1,17,374.99	39,078.34	33.29%	1,19,425.34	29,782.70	24.94%	3,64,158.40	2,41,846.38	66.41%	6,00,958.73	3,10,707.42	51.70%
5	PUNJAB NATIONAL BANK	2,66,958.23	67,161.63	25.16%	3,76,190.38	97,641.26	25.96%	11,78,737.85	4,07,195.90	34.55%	18,21,886.47	5,71,998.79	31.40%
6	CANARA BANK	1,58,880.63	70,849.12	44.59%	19,09,254.74	85,536.82	4.48%	9,21,213.93	4,43,037.53	48.09%	29,89,349.31	5,99,423.48	20.05%
7	UNION BANK OF INDIA	1,25,376.45	36,371.54	29.01%	2,11,376.85	63,655.25	30.11%	8,70,079.26	2,78,171.48	31.97%	12,06,832.56	3,78,198.26	31.34%
8	UCO BANK	86,036.16	13,992.19	16.26%	1,19,813.11	27,988.03	23.36%	2,80,631.10	83,846.79	29.88%	4,86,480.38	1,25,827.01	25.86%
9	BANK OF BARODA	80,458.10	30,537.39	37.95%	2,08,487.50	76,098.46	36.50%	6,92,988.34	2,74,620.51	39.63%	9,81,933.94	3,81,256.37	38.83%
10	INDIAN OVERSEAS BANK	54,887.41	17,235.53	31.40%	28,891.04	12,191.12	42.20%	1,97,294.58	69,298.33	35.12%	2,81,073.03	98,724.98	35.12%
11	PUNJAB AND SINDH BANK	3,666.82	2,335.02	63.68%	14,024.24	4,023.44	28.69%	1,20,205.45	29,986.32	24.95%	1,37,896.51	36,344.78	26.36%
12	BANK OF MAHARASHTRA	256.53	584.09	227.69%	5,554.35	3,460.99	62.31%	36,770.30	25,227.18	68.61%	42,581.18	29,272.26	68.74%
<b>B</b>	<b>SUB TOTAL</b>	<b>8,93,895.33</b>	<b>2,78,144.85</b>	<b>31.12%</b>	<b>29,93,017.56</b>	<b>4,00,378.08</b>	<b>13.38%</b>	<b>46,62,079.22</b>	<b>18,53,230.42</b>	<b>39.75%</b>	<b>85,48,992.11</b>	<b>25,31,753.36</b>	<b>29.61%</b>
<b>PRIVATE BANKS</b>													
13	IDBI BANK LTD	24,043.18	15,150.11	63.01%	1,34,341.78	40,921.77	30.46%	3,21,794.78	1,09,900.53	34.15%	4,80,179.75	1,65,972.41	34.56%
14	IDFC FIRST BANK LIMITED	-	913.84	-	-	-	-	56,374.04	67,681.12	120.06%	56,374.04	68,594.96	121.68%
15	FEDERAL BANK LTD	-	-	-	9,706.83	3,562.44	36.70%	72,262.66	26,851.45	37.16%	81,969.49	30,413.90	37.10%
16	HDFC BANK LTD	26,198.41	27,223.55	103.91%	2,11,373.41	1,69,412.21	80.15%	13,23,667.22	7,12,131.39	53.80%	15,61,239.04	9,08,767.15	58.21%
17	ICICI BANK LTD	14,768.12	4,847.30	32.82%	1,73,493.59	99,568.21	57.39%	6,87,055.86	6,94,217.33	101.04%	8,75,317.57	7,98,632.84	91.24%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	13,807.97	25,186.42	182.40%	13,807.97	25,186.42	182.40%
19	AXIS BANK LTD	21,173.63	8,226.20	38.85%	1,60,188.01	83,296.82	52.00%	6,35,924.15	3,59,394.00	56.52%	8,17,285.78	4,50,917.02	55.17%
20	INDUSIND BANK	7,690.41	2,28,527.29	2971.59%	19,614.66	63,694.33	324.73%	1,89,972.87	1,66,810.90	87.81%	2,17,277.94	4,59,032.52	211.27%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,297.55	1,665.73	50.51%	3,297.55	1,665.73	50.51%
22	YES BANK	-	-	-	-	-	-	1,06,553.34	70,252.76	65.93%	1,06,553.34	70,252.76	65.93%
23	KOTAK MAHENDRA BANK LTD	2,561.84	1,480.11	57.78%	5,783.15	768.83	13.29%	87,844.22	73,521.84	83.70%	96,189.21	75,770.78	78.77%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,192.51	2,029.26	10.05%	20,192.51	2,029.26	10.05%
25	DBS BANK	-	-	-	-	-	-	2,658.51	849.47	31.95%	2,658.51	849.47	31.95%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,813.22	2,077.29	73.84%	2,813.22	2,077.29	73.84%
27	BANDHAN BANK	12,399.40	36,161.39	291.64%	48,849.13	61,212.35	125.31%	1,37,677.98	53,150.46	38.60%	1,98,926.51	1,50,524.20	75.67%
<b>C</b>	<b>SUB TOTAL</b>	<b>1,08,835.00</b>	<b>3,22,529.78</b>	<b>296.35%</b>	<b>7,63,350.56</b>	<b>5,22,436.95</b>	<b>68.44%</b>	<b>36,61,896.90</b>	<b>23,65,719.95</b>	<b>64.60%</b>	<b>45,34,082.46</b>	<b>32,10,686.69</b>	<b>70.81%</b>
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>47,96,087.04</b>	<b>17,25,376.95</b>	<b>35.97%</b>	<b>85,01,729.37</b>	<b>20,89,563.78</b>	<b>24.58%</b>	<b>1,60,67,227.85</b>	<b>68,51,764.90</b>	<b>42.64%</b>	<b>2,93,65,044.26</b>	<b>1,06,66,705.63</b>	<b>36.32%</b>
<b>REGIONAL RURAL BANKS</b>													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>6,84,048.50</b>	<b>3,63,587.33</b>	<b>53.15%</b>	<b>1,82,384.56</b>	<b>79,519.93</b>	<b>43.60%</b>	<b>65,062.63</b>	<b>50,435.27</b>	<b>77.52%</b>	<b>9,31,495.69</b>	<b>4,93,542.53</b>	<b>52.98%</b>
<b>COOPERATIVE BANKS</b>													
29	DHANBAD CENTRAL CO-OP BANK	11,083.41	1,218.11	10.99%	-	-	-	31,588.96	4,304.36	13.63%	42,672.38	5,522.48	12.94%
30	JHARKHAND STATE COOPERATIVE BANK LTD	64,230.01	9,465.24	14.74%	17,080.16	2,579.58	15.10%	1,44,290.83	97,261.94	67.41%	2,25,601.01	1,09,306.76	48.45%
<b>E</b>	<b>SUB TOTAL</b>	<b>75,313.43</b>	<b>10,683.35</b>	<b>14.19%</b>	<b>17,080.16</b>	<b>2,579.58</b>	<b>15.10%</b>	<b>1,75,879.80</b>	<b>1,01,566.30</b>	<b>57.75%</b>	<b>2,68,273.39</b>	<b>1,14,829.23</b>	<b>42.80%</b>
<b>SMALL FINANCE BANKS</b>													
31	ESAF SMALL FINANCE BANK LIMITED	1,099.03	1,299.81	118.27%	628.99	3,409.34	542.04%	9,490.22	12,026.11	126.72%	11,218.24	16,735.27	149.18%
32	UJJIVAN SMALL FINANCE BANK	83.79	189.30	225.93%	5,005.61	15,816.42	315.97%	40,699.36	43,687.21	107.34%	45,788.76	59,692.94	130.37%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,334.38	37,575.99	2815.98%	5,057.78	35,763.66	707.10%	58,897.45	15,444.27	26.22%	65,289.61	88,783.91	135.98%
34	JANA SMALL FINANCE BANK	34.06	1,224.08	3593.42%	225.26	1,484.83	659.16%	42,310.12	20,962.81	49.55%	42,569.44	23,671.72	55.61%
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	8,560.88	0.54	0.01%	8,560.88	0.54	0.01%
<b>G</b>	<b>SUB TOTAL</b>	<b>2,551.27</b>	<b>40,289.19</b>	<b>1579.18%</b>	<b>10,917.64</b>	<b>56,474.25</b>	<b>517.28%</b>	<b>1,51,397.14</b>	<b>92,120.39</b>	<b>60.85%</b>	<b>1,73,426.93</b>	<b>1,88,884.37</b>	<b>108.91%</b>
<b>PAYMENT BANKS</b>													
1	AIRTEL PAYMENTS BANK	3,550.41	-	0.00%	589.63	-	0.00%	259.96	-	0.00%	4,400.00	-	0.00%
2	FINO PAYMENTS BANK	48.08	-	0.00%	-	-	-	-	-	-	48.08	-	0.00%
3	INDIA POST PAYMENTS BANK	-	-	-	8,551.19	-	0.00%	7,266.85	-	0.00%	15,818.04	-	0.00%
<b>H</b>	<b>SUB TOTAL</b>	<b>3,598.49</b>	<b>-</b>	<b>0.00%</b>	<b>9,140.82</b>	<b>-</b>	<b>0.00%</b>	<b>7,526.81</b>	<b>-</b>	<b>0.00%</b>	<b>20,266.12</b>	<b>-</b>	<b>0.00%</b>
<b>GRAND TOTAL- (A+B+C+D+E+F+G+H)</b>		<b>55,61,598.72</b>	<b>21,39,936.82</b>	<b>38.48%</b>	<b>87,21,252.55</b>	<b>22,28,137.54</b>	<b>25.55%</b>	<b>1,64,67,094.23</b>	<b>70,95,886.86</b>	<b>43.09%</b>	<b>3,07,58,506.39</b>	<b>1,14,63,961.77</b>	<b>37.27%</b>
<b>RIDF</b>													
<b>AS PER PLACE OF UTILIZATION</b>													
<b>TOTAL</b>													
												<b>16,49,368.00</b>	<b>45.08%</b>
												<b>1,38,66,190.77</b>	
<i>SOURCE: SLBC PORTAL</i>													

**STATE LEVEL BANKERS' COMMITTEE - JHARKHAND**  
**CONVENOR : BANK OF INDIA**

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

AS ON 30th JUNE 2023

[Amount in Lakh]

Annexure1(B)

SI No	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	3,84,696.88	1,08,989.75	28.33%	4,50,128.11	1,42,377.16	31.63%	13,47,785.42	5,39,476.49	40.03%	21,82,610.41	7,90,843.39	36.23%
2	CHATRA	1,75,024.31	60,781.71	34.73%	2,35,545.38	55,608.27	23.61%	775.55	4,302.61	554.78%	4,11,345.24	1,20,692.59	29.34%
3	DEOGHAR	2,37,945.50	84,373.19	35.46%	1,16,119.56	35,663.09	30.71%	6,03,279.93	2,10,940.14	34.97%	9,57,344.99	3,30,976.42	34.57%
4	DHANBAD	4,71,550.99	95,883.81	20.33%	3,97,554.97	1,31,056.35	32.97%	28,44,806.50	10,40,235.01	36.57%	37,13,912.46	12,67,175.17	34.12%
5	DUMKA	1,90,603.76	77,792.89	40.81%	2,97,781.61	1,03,657.76	34.81%	4,467.01	3,534.30	79.12%	4,92,852.38	1,84,984.94	37.53%
6	PURBI SINGHBHUM	2,79,057.95	99,783.87	35.76%	5,89,268.27	1,59,566.85	27.08%	28,85,484.02	16,24,618.32	56.30%	37,53,810.25	18,83,969.04	50.19%
7	GARHWA	1,60,197.97	64,574.78	40.31%	1,88,226.45	77,073.72	40.95%	2,789.69	1,507.72	54.05%	3,51,214.10	1,43,156.22	40.76%
8	GIRIDIH	5,53,069.90	1,56,767.15	28.34%	46,603.37	9,417.19	20.21%	3,47,092.25	2,03,236.07	58.55%	9,46,765.53	3,69,420.40	39.02%
9	GODDA	2,22,030.87	86,899.95	39.14%	2,22,929.17	81,431.70	36.53%	-	1,532.12		4,44,960.05	1,69,863.76	38.18%
10	GUMLA	1,41,389.76	41,368.69	29.26%	2,17,718.30	64,315.13	29.54%	3,602.71	2,675.60	74.27%	3,62,710.77	1,08,359.42	29.87%
11	HAZARIBAG	3,80,070.67	1,29,564.96	34.09%	1,38,168.20	79,916.69	57.84%	6,85,170.41	3,05,304.20	44.56%	12,03,409.28	5,14,785.85	42.78%
12	JAMTARA	1,26,787.61	38,967.85	30.73%	1,55,847.07	44,305.61	28.43%	-	1,446.81		2,82,634.68	84,720.28	29.98%
13	KHUNTI	98,438.82	38,972.52	39.59%	1,11,233.91	43,769.86	39.35%	2,692.57	2,373.94	88.17%	2,12,365.30	85,116.32	40.08%
14	KODERMA	1,70,757.61	47,945.71	28.08%	2,71,484.74	1,10,639.66	40.75%	1,436.49	6,542.13	455.42%	4,43,678.85	1,65,127.50	37.22%
15	LATEHAR	99,958.70	41,605.71	41.62%	1,30,276.03	51,407.75	39.46%	-	1,914.85		2,30,234.73	94,928.31	41.23%
16	LOHARDAGGA	71,361.41	30,188.40	42.30%	1,35,204.57	54,893.90	40.60%	1,184.70	1,885.25	159.13%	2,07,750.68	86,967.56	41.86%
17	PAKUR	84,933.24	45,884.06	54.02%	1,38,758.54	70,136.53	50.55%	-	1,701.69		2,23,691.78	1,17,722.28	52.63%
18	PALAMAU	2,13,275.68	1,19,154.98	55.87%	4,55,057.59	1,79,159.19	39.37%	16,991.40	6,297.36	37.06%	6,85,324.67	3,04,611.53	44.45%
19	RAMGARH	2,15,446.03	73,136.94	33.95%	6,73,606.39	2,55,067.08	37.87%	885.35	15,891.02	1794.89%	8,89,937.77	3,44,095.04	38.67%
20	RANCHI	5,62,174.09	4,16,632.60	74.11%	2,99,318.22	1,16,294.24	38.85%	73,74,659.11	28,77,161.41	39.01%	82,36,151.42	34,10,088.25	41.40%
21	SAHEBGANJ	1,43,889.77	44,136.58	30.67%	2,50,669.70	82,266.64	32.82%	7,224.02	1,975.81	27.35%	4,01,783.49	1,28,379.03	31.95%
22	SERAIKELA-KHARSAWAN	2,77,363.89	1,38,946.73	50.10%	80,561.68	33,129.59	41.12%	2,48,907.26	1,99,663.25	80.22%	6,06,832.83	3,71,739.57	61.26%
23	SIMDEGA	91,903.47	21,828.56	23.75%	1,03,273.65	30,878.06	29.90%	-	1,220.87		1,95,177.12	53,927.49	27.63%
24	PASCHIMI SINGHBHUM	2,09,669.84	75,755.46	36.13%	30,15,917.07	2,16,105.51	7.17%	96,420.71	40,450.43	41.95%	33,22,007.62	3,32,311.41	10.00%
	<b>TOTAL</b>	<b>55,61,598.72</b>	<b>21,39,936.82</b>	<b>38.48%</b>	<b>87,21,252.55</b>	<b>22,28,137.54</b>	<b>25.55%</b>	<b>1,64,75,655.11</b>	<b>70,95,887.40</b>	<b>43.07%</b>	<b>3,07,58,506.39</b>	<b>1,14,63,961.77</b>	<b>37.27%</b>

SOURCE: SLBC PORTAL