

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 31st DECEMBER, 2022

Annexure - 1 (A)

[Amount in Lakh]

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
LEAD BANKS													
1	STATE BANK OF INDIA	17,22,262.76	5,09,186.35	29.56%	31,14,594.69	7,77,196.02	24.95%	45,87,668.14	17,30,473.72	37.72%	94,24,525.59	30,16,856.10	32.01%
2	BANK OF INDIA	16,73,911.61	4,87,153.34	29.10%	10,23,009.10	2,44,600.98	23.91%	20,19,264.13	5,30,912.83	26.29%	47,16,184.84	12,62,667.15	26.77%
3	INDIAN BANK	2,55,479.16	59,140.87	23.15%	3,04,142.73	62,248.96	20.47%	5,99,282.39	2,21,360.40	36.94%	11,58,904.28	3,42,750.23	29.58%
A	SUB TOTAL	36,51,653.54	10,55,480.56	28.90%	44,41,746.52	10,84,045.96	24.41%	72,06,214.66	24,82,746.95	34.45%	1,52,99,614.72	46,22,273.48	30.21%
OTHER PUBLIC SECTOR BANKS													
4	CENTRAL BANK OF INDIA	1,08,576.45	36,302.14	33.43%	1,13,136.31	28,260.89	24.98%	3,52,826.87	1,72,068.86	48.77%	5,74,539.63	2,36,631.89	41.19%
5	PUNJAB NATIONAL BANK	2,52,752.89	64,014.15	25.33%	3,58,744.65	90,621.51	25.26%	11,14,874.80	3,84,932.05	34.53%	17,26,372.34	5,39,567.71	31.25%
6	CANARA BANK	1,50,881.96	67,170.27	44.52%	18,82,705.56	81,746.01	4.34%	9,76,604.03	4,19,343.88	42.94%	30,10,191.54	5,68,260.16	18.88%
7	UNION BANK OF INDIA	1,16,694.40	32,593.95	27.93%	1,91,252.50	58,416.16	30.54%	8,27,028.78	2,77,647.61	33.57%	11,34,975.68	3,68,657.72	32.48%
8	UCO BANK	82,060.62	12,880.61	15.70%	1,17,686.27	26,435.55	22.46%	2,73,823.79	69,543.90	25.40%	4,73,570.68	1,08,860.05	22.99%
9	BANK OF BARODA	76,232.64	27,418.16	35.97%	1,91,590.63	70,912.30	37.01%	6,12,279.38	2,61,484.77	42.71%	8,80,102.64	3,59,815.22	40.88%
10	INDIAN OVERSEAS BANK	51,893.70	16,608.10	32.00%	26,734.84	11,637.44	43.53%	1,90,698.28	68,253.18	35.79%	2,69,328.82	96,498.72	35.83%
11	PUNJAB AND SINDH BANK	2,920.98	1,925.34	65.91%	16,791.99	4,128.72	24.59%	1,11,091.00	29,099.60	26.19%	1,30,803.98	35,153.65	26.88%
12	BANK OF MAHARASHTRA	223.96	475.66	212.38%	4,595.52	2,625.30	57.13%	36,231.41	24,595.48	67.88%	41,050.90	27,696.44	67.47%
B	SUB TOTAL	8,42,237.60	2,59,388.38	30.80%	29,03,238.27	3,74,783.89	12.91%	44,95,458.33	17,06,969.31	37.97%	82,40,934.20	23,41,141.57	28.41%
PRIVATE BANKS													
13	IDBI BANK LTD	23,698.76	14,512.83	61.24%	1,41,570.59	39,350.54	27.80%	3,33,540.47	1,18,955.83	35.66%	4,98,809.82	1,72,819.19	34.65%
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	40,920.77	54,577.18	133.37%	40,920.77	54,577.18	133.37%
15	FEDERAL BANK LTD	-	-	-	9,557.86	3,521.82	36.85%	63,625.42	25,467.19	40.03%	73,183.27	28,989.01	39.61%
16	HDFC BANK LTD	24,366.31	20,295.73	83.29%	1,92,595.27	1,52,125.78	78.99%	12,62,919.55	6,43,386.94	50.94%	14,79,881.14	8,15,808.46	55.13%
17	ICICI BANK LTD	11,700.76	4,757.33	40.66%	1,44,572.54	87,250.38	60.35%	6,74,815.57	6,27,164.70	92.94%	8,31,088.88	7,19,172.41	86.53%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,944.47	24,350.31	188.11%	12,944.47	24,350.31	188.11%
19	AXIS BANK LTD	20,164.32	7,739.15	38.38%	1,53,930.58	71,365.09	46.36%	5,79,907.93	3,28,476.26	56.64%	7,54,002.84	4,07,580.49	54.06%
20	INDUSIND BANK	6,058.90	2,09,346.22	3455.19%	17,761.70	56,115.23	315.93%	1,68,163.08	1,40,933.84	83.81%	1,91,983.67	4,06,395.29	211.68%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,089.96	1,445.37	46.78%	3,089.96	1,445.37	46.776%
22	YES BANK	-	-	-	-	-	-	87,937.12	63,111.98	71.77%	87,937.12	63,111.98	71.77%
23	KOTAK MAHENDRA BANK LTD	2,064.76	1,284.93	62.23%	5,304.02	223.67	4.22%	80,932.80	60,086.79	74.24%	88,301.58	61,595.39	69.76%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	19,906.13	2,224.85	11.18%	19,906.13	2,224.85	11.18%
25	DBS BANK	-	-	-	-	-	-	2,837.35	715.64	25.22%	2,837.35	715.64	25.22%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,423.47	1,455.11	60.04%	2,423.47	1,455.11	60.04%
27	BANDHAN BANK	10,775.85	46,568.76	432.16%	40,605.04	58,078.21	143.03%	1,17,365.91	49,193.35	41.91%	1,68,746.80	1,53,840.32	91.17%
C	SUB TOTAL	98,829.67	3,04,504.95	308.11%	7,05,897.59	4,68,030.71	66.30%	34,51,330.00	21,41,545.35	62.05%	42,56,057.26	29,14,081.01	68.47%
+B+	TOTAL COMMERCIAL BANK	45,92,720.80	16,19,373.89	35.26%	80,50,882.38	19,26,860.56	23.93%	1,51,53,002.99	63,31,261.61	41.78%	2,77,96,606.18	98,77,496.06	35.53%
REGIONAL RURAL BANKS													
D	JHARKHAND RAJYA GRAMIN BANK	6,32,385.65	3,51,842.80	55.64%	1,67,807.59	76,454.11	45.56%	1,07,688.43	42,762.11	39.71%	9,07,881.67	4,71,059.02	51.89%
COOPERATIVE BANKS													
29	DHANBAD CENTRAL CO-OP.BANK	10,732.11	1,232.17	11.48%	-	-	-	30,487.31	3,639.62	11.94%	41,219.41	4,871.79	11.82%
30	JHARKHAND STATE COOPERATIVE BANK LTD	58,963.67	8,091.71	13.72%	16,485.97	2,874.39	17.44%	1,20,195.54	64,556.02	53.71%	1,95,645.18	75,522.13	38.60%
E	SUB TOTAL	69,695.77	9,323.88	13.38%	16,485.97	2,874.39	17.44%	1,50,682.84	68,195.64	45.26%	2,36,864.59	80,393.92	33.94%
SMALL FINANCE BANKS													
31	ESAF SMALL FINANCE BANK LIMITED	841.23	1,267.93	150.72%	339.55	4,027.42	1186.12%	7,393.45	12,159.47	164.46%	8,574.22	17,454.82	203.57%
32	UJJIVAN SMALL FINANCE BANK	-	-	-	4,772.15	13,172.86	276.04%	34,391.89	36,178.79	105.20%	39,164.04	49,351.65	126.01%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,112.95	33,324.07	2994.22%	4,601.57	35,947.22	781.19%	53,406.51	14,241.57	26.67%	59,121.03	83,512.85	141.26%
34	JANA SMALL FINANCE BANK	30.52	1,817.82	5956.98%	219.38	1,870.00	852.41%	40,285.04	18,825.79	46.73%	40,534.93	22,513.61	55.54%
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	7,589.72	3.21	0.04%	7,589.72	3.21	0.04%
G	SUB TOTAL	1,984.69	36,409.81	1834.53%	9,932.64	55,017.50	553.91%	1,35,476.89	81,405.62	60.09%	1,54,983.95	1,72,836.15	111.52%
PAYMENT BANKS													
1	AIRTEL PAYMENTS BANK	2,874.49	-	0.00%	471.98	-	0.00%	224.77	-	0.00%	3,571.24	-	0.00%
2	FINO PAYMENTS BANK	-	-	-	-	-	-	-	-	-	-	-	-
3	INDIA POST PAYMENTS BANK	-	-	-	-	-	-	-	-	-	-	-	-
H	SUB TOTAL	2,874.49	-	0.00%	471.98	-	0.00%	224.77	-	0.00%	3,571.24	-	0.00%
GRAND TOTAL- (A+B+C+D+E+F+G+H)													
		52,99,661.40	20,16,950.38	38.06%	82,45,580.58	20,61,206.57	25.00%	1,55,47,075.93	65,23,625.00	41.96%	2,90,99,907.63	1,06,01,785.15	36.43%
RIDF													
											7,26,454.00		
AS PER PLACE OF UTILIZATION													
												16,03,480.77	44.44%
TOTAL													
												1,29,31,719.92	

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 31st DECEMBER, 2022

[Amount in Lakh]

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	3,61,055.52	1,02,900.19	28.50%	4,27,217.43	1,39,095.36	32.56%	12,57,541.61	4,83,466.70	38.45%	20,45,814.56	7,25,462.25	35.46%
2	CHATRA	1,69,896.14	57,186.50	33.66%	2,30,711.78	53,439.92	23.16%	753.39	3,143.24	417.21%	4,01,361.31	1,13,769.67	28.35%
3	DEOGHAR	2,18,613.58	80,171.37	36.67%	86,521.56	32,310.32	37.34%	5,65,273.12	1,99,216.09	35.24%	8,70,408.26	3,11,697.78	35.81%
4	DHANBAD	4,55,198.15	92,236.95	20.26%	3,90,028.32	1,21,079.84	31.04%	27,30,154.56	9,63,406.86	35.29%	35,75,381.03	11,76,723.64	32.91%
5	DUMKA	2,13,114.25	72,465.65	34.00%	2,78,551.69	95,538.80	34.30%	3,973.99	3,367.07	84.73%	4,95,639.93	1,71,371.53	34.58%
6	EAST SINGHBHUM	2,58,521.42	1,04,774.74	40.53%	4,46,308.83	1,44,719.36	32.43%	27,50,555.38	14,30,749.92	52.02%	34,55,385.64	16,80,244.02	48.63%
7	GARHWA	1,30,852.01	60,517.12	46.25%	1,67,622.81	70,372.25	41.98%	-	1,169.16		2,98,474.83	1,32,058.53	44.24%
8	GIRIDIH	5,35,579.50	1,46,829.41	27.42%	41,721.99	8,880.24	21.28%	3,25,861.85	1,87,551.32	57.56%	9,03,163.34	3,43,260.97	38.01%
9	GODDA	2,23,929.77	81,711.90	36.49%	2,36,387.76	77,640.60	32.84%	-	1,140.65		4,60,317.53	1,60,493.15	34.87%
10	GUMLA	1,36,778.28	38,876.80	28.42%	2,06,475.76	59,618.33	28.87%	2,170.42	2,408.55	110.97%	3,45,424.46	1,00,903.68	29.21%
11	HAZARIBAGH	3,56,476.09	1,23,671.10	34.69%	1,33,773.36	75,878.51	56.72%	6,59,342.94	2,86,784.01	43.50%	11,49,592.39	4,86,333.62	42.30%
12	JAMTARA	1,15,091.80	37,219.98	32.34%	1,59,778.13	41,835.24	26.18%	-	1,253.19		2,74,869.93	80,308.40	29.22%
13	KHUNTI	88,445.86	36,316.88	41.06%	1,09,189.10	41,151.07	37.69%	2,540.18	1,846.19	72.68%	2,00,175.14	79,314.14	39.62%
14	KODERMA	1,43,411.83	46,375.83	32.34%	2,53,864.59	1,02,402.09	40.34%	1,235.96	4,329.71	350.31%	3,98,512.37	1,53,107.63	38.42%
15	LATEHAR	1,00,171.90	39,568.85	39.50%	1,19,514.39	44,036.86	36.85%	-	1,848.11		2,19,686.29	85,453.82	38.90%
16	LOHARDAGA	56,216.27	29,067.48	51.71%	1,25,202.80	52,133.01	41.64%	1,046.50	1,653.34	157.99%	1,82,465.57	82,853.83	45.41%
17	PAKUR	87,256.88	43,330.69	49.66%	1,26,362.05	68,114.76	53.90%	-	1,050.61		2,13,618.93	1,12,496.05	52.66%
18	PALAMU	2,44,444.33	1,10,659.58	45.27%	4,79,748.85	1,69,339.11	35.30%	-	4,583.01		7,24,193.18	2,84,581.71	39.30%
19	RAMGARH	1,97,350.05	69,342.89	35.14%	6,09,362.05	2,45,725.62	40.33%	770.47	14,464.98	1877.43%	8,07,482.57	3,29,533.49	40.81%
20	RANCHI	5,37,094.88	3,84,852.39	71.65%	2,79,285.22	1,03,064.21	36.90%	69,25,357.33	27,08,698.20	39.11%	77,41,737.44	31,96,614.80	41.29%
21	SAHIBGANJ	1,10,130.12	42,232.96	38.35%	2,28,749.32	78,125.23	34.15%	-	1,662.42		3,38,879.44	1,22,020.61	36.01%
22	SERAIKELA-KHARSAWAN	2,79,431.50	1,25,057.24	44.75%	76,688.04	31,830.22	41.51%	2,41,859.78	1,82,270.68	75.36%	5,97,979.32	3,39,158.14	56.72%
23	SIMDEGA	87,871.45	20,382.30	23.20%	96,834.29	29,361.10	30.32%	-	981.61		1,84,705.74	50,725.01	27.46%
24	WEST SINGHBHUM	1,92,729.84	71,201.58	36.94%	29,35,680.45	1,75,514.50	5.98%	86,228.16	36,582.60	42.43%	32,14,638.45	2,83,298.68	8.81%
GRAND TOTAL		52,99,661.40	20,16,950.38	38.06%	82,45,580.58	20,61,206.57	25.00%	1,55,54,665.65	65,23,628.21	41.94%	2,90,99,907.63	1,06,01,785.15	36.43%

SOURCE: SLBC PORTAL