

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

AS ON 31st MARCH 2023												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	
<b>LEAD BANKS</b>														
1	STATE BANK OF INDIA	1,780,261.05	534,611.60	30.03%	3,298,221.48	799,345.30	24.24%	4,735,656.73	1,827,563.68	38.59%	9,814,139.26	3,161,520.59	32.21%	
2	BANK OF INDIA	1,738,440.07	506,137.71	29.11%	1,066,037.23	251,241.22	23.57%	2,172,539.41	524,738.56	24.15%	4,977,016.70	1,282,117.49	25.76%	
3	INDIAN BANK	268,001.77	61,960.70	23.12%	304,275.64	64,377.10	21.16%	720,599.01	224,578.61	31.17%	1,292,876.42	350,916.41	27.14%	
<b>A</b>	<b>SUB TOTAL</b>	<b>3,786,702.89</b>	<b>1,102,710.02</b>	<b>29.12%</b>	<b>4,668,534.35</b>	<b>1,114,963.63</b>	<b>23.88%</b>	<b>7,628,795.15</b>	<b>2,576,880.84</b>	<b>33.78%</b>	<b>16,084,032.38</b>	<b>4,794,554.49</b>	<b>29.81%</b>	
<b>OTHER PUBLIC SECTOR BANKS</b>														
4	CENTRAL BANK OF INDIA	116,542.94	38,394.54	32.94%	116,961.18	29,836.70	25.51%	370,198.07	238,759.28	64.50%	603,702.20	306,990.52	50.85%	
5	PUNJAB NATIONAL BANK	266,465.66	66,132.57	24.82%	378,216.09	95,702.18	25.30%	1,185,703.94	398,598.35	33.62%	1,830,385.68	560,433.11	30.62%	
6	CANARA BANK	156,824.34	69,530.20	44.34%	1,901,526.93	84,601.15	4.45%	1,018,768.92	447,045.59	43.88%	3,077,120.19	601,176.93	19.54%	
7	UNION BANK OF INDIA	123,456.06	34,180.32	27.69%	204,758.79	60,946.41	29.76%	852,040.88	276,150.05	32.41%	1,180,255.73	371,276.78	31.46%	
8	UCO BANK	83,896.70	13,899.50	16.57%	119,869.43	27,567.42	23.00%	279,324.62	73,626.84	26.36%	483,090.75	115,093.75	23.82%	
9	BANK OF BARODA	81,159.32	29,083.82	35.84%	203,349.32	75,209.40	36.99%	700,862.62	273,593.96	39.04%	985,371.26	377,887.18	38.35%	
10	INDIAN OVERSEAS BANK	53,576.17	17,120.25	31.95%	28,375.00	11,777.04	41.50%	198,669.92	68,743.70	34.60%	280,621.09	97,640.98	34.79%	
11	PUNJAB AND SINDH BANK	3,524.59	2,144.37	60.84%	12,839.26	4,072.22	31.72%	135,950.42	28,877.02	21.24%	152,314.27	35,093.61	23.04%	
12	BANK OF MAHARASHTRA	269.95	535.12	198.23%	6,164.33	3,166.12	51.36%	39,916.15	27,035.21	67.73%	46,350.44	30,736.45	66.31%	
<b>B</b>	<b>SUB TOTAL</b>	<b>885,715.73</b>	<b>271,020.70</b>	<b>30.60%</b>	<b>2,972,060.32</b>	<b>392,878.63</b>	<b>13.22%</b>	<b>4,781,435.56</b>	<b>1,832,430.00</b>	<b>38.32%</b>	<b>8,639,211.61</b>	<b>2,496,329.33</b>	<b>28.90%</b>	
<b>PRIVATE BANKS</b>														
13	IDBI BANK LTD	23,645.53	15,172.50	64.17%	147,502.72	40,940.96	27.76%	352,507.26	120,449.26	34.17%	523,655.51	176,562.72	33.72%	
14	IDFC FIRST BANK LIMITED	-	34.28	-	-	-	-	49,178.05	58,468.75	118.89%	49,178.05	58,503.03	118.96%	
15	FEDERAL BANK LTD	-	-	-	9,312.73	3,313.01	35.58%	67,826.46	24,422.31	36.01%	77,139.19	27,735.32	35.95%	
16	HDFC BANK LTD	25,399.74	24,391.96	96.03%	211,578.24	165,879.58	78.40%	1,355,943.99	682,373.29	50.32%	1,592,921.97	872,644.82	54.78%	
17	ICICI BANK LTD	14,842.10	6,616.32	44.58%	177,454.94	94,095.95	53.03%	705,278.75	674,386.81	95.62%	897,575.79	775,099.08	86.35%	
18	KARNATAKA BANK LTD	-	-	-	-	-	-	14,133.69	24,326.30	172.12%	14,133.69	24,326.30	172.12%	
19	AXIS BANK LTD	21,607.83	8,268.11	38.26%	169,511.39	80,788.20	47.66%	641,639.72	380,619.99	59.32%	832,758.95	469,676.30	56.40%	
20	INDUSIND BANK	9,067.76	227,068.74	2504.13%	18,448.49	59,851.38	324.42%	198,375.74	152,895.16	77.07%	225,891.99	439,815.28	194.70%	
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,072.32	1,766.15	57.49%	3,072.32	1,766.15	57.486%	
22	YES BANK	-	-	-	-	-	-	92,007.64	67,756.10	73.64%	92,007.64	67,756.10	73.64%	
23	KOTAK MAHENDRA BANK LTD	2,284.75	3,191.01	139.67%	5,350.56	217.69	4.07%	84,030.80	68,961.43	82.07%	91,666.11	72,370.14	78.95%	
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,825.27	1,997.41	9.59%	20,825.27	1,997.41	9.59%	
25	DBS BANK	-	-	-	-	-	-	2,888.66	746.42	25.84%	2,888.66	746.42	25.84%	
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,447.11	1,330.38	54.37%	2,447.11	1,330.38	54.37%	
27	BANDHAN BANK	12,215.47	41,685.70	341.25%	47,417.43	68,667.50	144.81%	139,951.67	57,013.19	40.74%	199,584.57	167,366.39	83.86%	
<b>C</b>	<b>SUB TOTAL</b>	<b>109,063.17</b>	<b>326,428.63</b>	<b>299.30%</b>	<b>786,576.51</b>	<b>513,754.27</b>	<b>65.32%</b>	<b>3,730,107.15</b>	<b>2,317,512.96</b>	<b>62.13%</b>	<b>4,625,746.83</b>	<b>3,157,695.85</b>	<b>68.26%</b>	
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>4,781,481.79</b>	<b>1,700,159.35</b>	<b>35.56%</b>	<b>8,427,171.17</b>	<b>2,021,596.52</b>	<b>23.99%</b>	<b>16,140,337.86</b>	<b>6,726,823.80</b>	<b>41.68%</b>	<b>29,348,990.82</b>	<b>10,448,579.67</b>	<b>35.60%</b>	
<b>REGIONAL RURAL BANKS</b>														
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>705,834.10</b>	<b>361,616.84</b>	<b>51.23%</b>	<b>188,534.25</b>	<b>80,482.09</b>	<b>42.69%</b>	<b>59,371.32</b>	<b>47,746.47</b>	<b>80.42%</b>	<b>953,739.66</b>	<b>489,845.40</b>	<b>51.36%</b>	
<b>COOPERATIVE BANKS</b>														
29	DHANBAD CENTRAL CO-OP.BANK	11,315.68	1,261.54	11.15%	-	-	-	31,557.25	4,141.28	13.12%	42,872.93	5,402.82	12.60%	
30	JHARKHAND STATE COOPERATIVE BANK LTD	64,583.61	9,201.78	14.25%	17,421.69	3,108.12	17.84%	130,338.31	63,508.64	48.73%	212,343.61	75,818.54	35.71%	
<b>E</b>	<b>SUB TOTAL</b>	<b>75,899.29</b>	<b>10,463.32</b>	<b>13.79%</b>	<b>17,421.69</b>	<b>3,108.12</b>	<b>17.84%</b>	<b>161,895.56</b>	<b>67,649.92</b>	<b>41.79%</b>	<b>255,216.54</b>	<b>81,221.36</b>	<b>31.82%</b>	
<b>SMALL FINANCE BANKS</b>														
31	ESAF SMALL FINANCE BANK LIMITED	999.77	1,339.90	134.02%	497.63	4,015.51	806.93%	8,779.14	13,120.45	149.45%	10,276.54	18,475.86	179.79%	
32	UJJIVAN SMALL FINANCE BANK	-	-	-	5,071.34	15,203.52	299.79%	38,242.66	41,239.38	107.84%	43,314.01	56,442.90	130.31%	
33	UTKARSH SMALL FINANCE BANK LIMITED	1,667.24	36,290.62	2176.69%	5,363.57	36,140.00	673.80%	55,739.19	14,742.09	26.45%	62,770.00	87,172.71	138.88%	
34	JANA SMALL FINANCE BANK	41.53	1,257.17	3027.41%	231.58	1,617.75	698.58%	41,052.94	20,600.75	50.18%	41,326.04	23,475.66	56.81%	
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	8,171.08	-	0.00%	8,171.08	-	0.00%	
<b>G</b>	<b>SUB TOTAL</b>	<b>2,708.53</b>	<b>38,887.68</b>	<b>1435.75%</b>	<b>11,164.12</b>	<b>56,976.79</b>	<b>510.36%</b>	<b>143,813.94</b>	<b>89,702.67</b>	<b>62.37%</b>	<b>165,857.66</b>	<b>185,567.13</b>	<b>111.88%</b>	
<b>PAYMENT BANKS</b>														
1	AIRTEL PAYMENTS BANK	2,428.93	-	0.00%	366.39	-	0.00%	195.89	-	0.00%	2,991.21	-	0.00%	
2	FINO PAYMENTS BANK	-	-	-	-	-	-	-	-	-	-	-	-	
3	INDIA POST PAYMENTS BANK	-	-	-	8,033.29	-	0.00%	6,579.20	-	0.00%	14,612.49	-	0.00%	
<b>H</b>	<b>SUB TOTAL</b>	<b>2,428.93</b>	<b>-</b>	<b>0.00%</b>	<b>8,399.68</b>	<b>-</b>	<b>0.00%</b>	<b>6,775.09</b>	<b>-</b>	<b>0.00%</b>	<b>17,603.70</b>	<b>-</b>	<b>0.00%</b>	
<b>GRAND TOTAL- (A+B+C+D+E+F+G+H)</b>		<b>5,568,352.63</b>	<b>2,111,127.19</b>	<b>37.91%</b>	<b>8,652,690.91</b>	<b>2,162,163.52</b>	<b>24.99%</b>	<b>16,512,193.76</b>	<b>6,931,922.85</b>	<b>41.98%</b>	<b>30,741,408.38</b>	<b>11,205,213.56</b>	<b>36.45%</b>	
<b>RIDF</b>												<b>762,997.00</b>		
<b>AS PER PLACE OF UTILIZATION</b>												<b>1,886,343.91</b>	<b>45.07%</b>	
<b>TOTAL</b>												<b>13,854,554.47</b>		

SOURCE: SLBC PORTAL

# STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

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

AS ON 31st MARCH 2023

Annexure - 1 (B) [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	373,396.08	106,490.82	28.52%	438,844.88	142,939.81	32.57%	1,307,761.81	524,114.68	40.08%	2,120,002.77	773,545.31	36.49%
2	CHATRA	180,394.85	59,744.62	33.12%	238,749.74	53,912.33	22.58%	825.05	3,640.25	441.22%	419,969.64	117,297.21	27.93%
3	DEOGHAR	231,134.12	83,618.59	36.18%	90,080.30	35,141.13	39.01%	589,977.05	206,857.33	35.06%	911,191.47	325,617.05	35.74%
4	DHANBAD	465,130.10	94,768.21	20.37%	401,592.74	130,665.35	32.54%	2,829,094.54	1,028,078.93	36.34%	3,695,817.38	1,253,512.49	33.92%
5	DUMKA	226,957.84	76,314.92	33.63%	297,691.01	100,311.28	33.70%	4,537.16	3,524.10	77.67%	529,186.01	180,150.29	34.04%
6	EAST SINGHBHUM	287,090.38	97,572.43	33.99%	581,816.06	154,403.23	26.54%	2,833,836.10	1,564,096.20	55.19%	3,702,742.55	1,816,071.86	49.05%
7	GARHWA	146,194.51	63,557.82	43.47%	185,390.08	75,120.04	40.52%	-	1,335.82		331,584.59	140,013.67	42.23%
8	GIRIDIH	560,451.95	153,773.49	27.44%	43,895.62	9,368.58	21.34%	346,741.56	198,061.18	57.12%	951,089.13	361,203.24	37.98%
9	GODDA	236,613.46	85,773.88	36.25%	237,014.58	80,105.16	33.80%	-	1,176.35		473,628.04	167,055.38	35.27%
10	GUMLA	143,444.73	40,461.80	28.21%	215,238.35	62,762.13	29.16%	2,412.62	2,559.82	106.10%	361,095.70	105,783.76	29.30%
11	HAZARIBAGH	373,285.00	127,922.37	34.27%	137,289.60	78,537.17	57.21%	686,189.31	303,585.27	44.24%	1,196,763.92	510,044.81	42.62%
12	JAMTARA	119,439.55	38,652.76	32.36%	165,584.85	44,098.72	26.63%	-	1,341.31		285,024.40	84,092.78	29.50%
13	KHUNTI	91,612.73	38,332.74	41.84%	115,166.17	43,645.54	37.90%	2,933.03	2,444.10	83.33%	209,711.93	84,422.38	40.26%
14	KODERMA	150,064.57	47,970.76	31.97%	266,867.87	109,060.31	40.87%	1,397.79	5,460.54	390.66%	418,330.24	162,491.62	38.84%
15	LATEHAR	104,413.97	40,567.12	38.85%	129,252.09	49,490.44	38.29%	-	2,029.66		233,666.05	92,087.22	39.41%
16	LOHARDAGA	58,219.73	30,233.46	51.93%	131,724.92	54,879.94	41.66%	1,089.87	1,775.01	162.86%	191,034.53	86,888.41	45.48%
17	PAKUR	91,342.64	45,426.41	49.73%	138,111.05	70,232.30	50.85%	-	1,109.19		229,453.69	116,767.90	50.89%
18	PALAMU	261,220.63	117,716.70	45.06%	504,235.23	176,235.37	34.95%	-	5,345.07		765,455.86	299,297.14	39.10%
19	RAMGARH	204,990.80	72,940.35	35.58%	632,861.46	254,668.28	40.24%	906.28	15,494.20	1709.65%	838,758.54	343,102.83	40.91%
20	RANCHI	568,055.65	414,675.99	73.00%	287,133.83	112,671.85	39.24%	7,575,642.58	2,821,147.41	37.24%	8,430,832.07	3,348,495.24	39.72%
21	SAHIBGANJ	116,075.18	43,916.79	37.83%	237,961.18	82,591.25	34.71%	-	1,875.45		354,036.35	128,383.48	36.26%
22	SERAIKELA-KHARSAWAN	292,143.09	135,257.43	46.30%	82,757.57	33,089.07	39.98%	244,509.41	196,350.77	80.30%	619,410.07	364,697.26	58.88%
23	SIMDEGA	89,182.65	21,378.46	23.97%	101,103.14	30,684.37	30.35%	-	1,098.23		190,285.79	53,161.06	27.94%
24	WEST SINGHBHUM	197,498.41	74,059.27	37.50%	2,992,328.60	177,549.89	5.93%	92,510.67	39,421.99	42.61%	3,282,337.68	291,031.16	8.87%
<b>GRAND TOTAL</b>		<b>5,568,352.63</b>	<b>2,111,127.19</b>	<b>37.91%</b>	<b>8,652,690.91</b>	<b>2,162,163.52</b>	<b>24.99%</b>	<b>16,520,364.84</b>	<b>6,931,922.85</b>	<b>41.96%</b>	<b>30,741,408.38</b>	<b>11,205,213.56</b>	<b>36.45%</b>

SOURCE: SLBC PORTAL