

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

Annexure - 1 (A)

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 30th SEPTEMBER 2024

Amt in Lakhs

Sl No	BANK NAME	NO OF BR.	RURAL			SEMI URBAN			URBAN			TOTAL			PLACE OF UTILIZATION	TOTAL ADVANCES	CD RATIO (INCL POU)
			DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	CORE ADVANCES	C.D RATIO			
LEAD BANKS																	
1	STATE BANK OF INDIA	575	2048188	644,492	31.47%	3,828,371	1,025,959	26.80%	5,471,049	2,248,348	41.10%	11,347,608	3,918,800	34.53%	755460	4,674,260	41.19%
2	BANK OF INDIA	489	1961704	647,980	33.03%	1,258,967	312,137	24.79%	2,368,028	572,443	24.17%	5,588,699	1,532,560	27.42%	898163	2,430,723	43.49%
3	INDIAN BANK	163	310426	74,272	23.93%	326,502	69,455	21.27%	785,097	239,663	30.53%	1,422,025	383,391	26.96%	-1825	381,566	26.83%
A	SUB TOTAL	1,227	4320318	1,366,745	31.64%	5,413,840	1,407,551	26.00%	8,624,173	3,060,455	35.49%	18,358,331	5,834,751	31.78%	1651798	7,486,549	40.78%
OTHER PUBLIC SECTOR BANKS																	
4	CENTRAL BANK OF INDIA	89	133415	51,356	38.49%	132,813	39,507	29.75%	401,093	456,977	113.93%	667,321	547,840	82.10%	-13300	534,540	80.10%
5	PUNJAB NATIONAL BANK	206	312060	77,984	24.99%	411,422	107,457	26.12%	1,261,373	474,429	37.61%	1,984,856	659,869	33.25%	31035	690,904	34.81%
6	CANARA BANK	188	191951	90,448	47.12%	2,003,655	98,055	4.89%	993,503	767,802	77.28%	3,189,109	956,306	29.99%	544595	1,500,901	47.06%
7	UNION BANK OF INDIA	115	144125	44,129	30.62%	227,839	74,902	32.88%	983,569	342,538	34.83%	1,355,533	461,569	34.05%	48324	509,893	37.62%
8	UCO BANK	81	98681	17,122	17.35%	128,467	32,373	25.20%	297,748	111,506	37.45%	524,895	161,001	30.67%	22000	183,001	34.86%
9	BANK OF BARODA	130	92303	41,246	44.69%	236,780	96,342	40.69%	797,710	330,457	41.43%	1,126,793	468,046	41.54%	4100	472,146	41.90%
10	INDIAN OVERSEAS BANK	44	66848	21,253	31.79%	33,889	13,744	40.56%	231,476	89,404	38.47%	332,213	124,037	37.34%		124,037	37.34%
11	PUNJAB AND SINDH BANK	19	4614	2,384	51.66%	11,801	4,093	34.68%	119,657	32,305	27.00%	136,072	38,782	28.50%		38,782	28.50%
12	BANK OF MAHARASHTRA	34	315	656	208.27%	17,723	10,746	60.64%	72,889	63,092	86.56%	90,926	74,494	81.93%	6227	80,721	88.78%
B	SUB TOTAL	906	1044311	346,578	33.19%	3,204,389	477,221	14.89%	5,159,018	2,668,145	51.72%	9,407,718	3,491,943	37.12%	642981	4,134,925	43.95%
PRIVATE BANKS																	
13	IDBI BANK LTD	54	27538	17,410	63.22%	125,451	44,684	35.62%	342,205	130,152	38.03%	495,194	192,246	38.82%		192,246	38.82%
14	IDFC FIRST BANK LIMITED	9	0	4,187	-	-	1	-	81,151	108,853	134.14%	81,151	113,041	139.30%		113,041	139.30%
15	FEDERAL BANK LTD	10	0	-	-	11,364	4,501	39.61%	89,443	50,501	56.46%	100,807	55,003	54.56%		55,003	54.56%
16	HDFC BANK LTD	93	42793	42,222	98.66%	291,692	223,734	76.70%	1,752,392	1,014,664	57.90%	2,086,877	1,280,620	61.37%		1,280,620	61.37%
17	ICICI BANK LTD	88	25061	13,516	53.93%	189,271	119,806	63.30%	867,271	768,554	88.62%	1,081,603	901,875	83.38%		901,875	83.38%
18	KARNATAKA BANK LTD	3	0	-	-	-	-	-	14,793	19,742	133.46%	14,793	19,742	133.46%		19,742	133.46%
19	AXIS BANK LTD	93	24940	22,645	90.80%	197,864	187,429	94.73%	679,547	443,305	65.24%	902,351	653,379	72.41%	63700	717,079	79.47%
20	INDUSIND BANK	26	8464	243,357	2875.06%	21,410	74,249	346.80%	215,725	200,160	92.78%	245,599	517,766	210.82%		517,766	210.82%
21	JAMMU & KASHMIR BANK LTD	1	0	-	-	-	-	-	3,873	2,371	61.22%	3,873	2,371	61.22%		2,371	61.22%
22	YES BANK	8	0	-	-	-	-	-	115,348	73,512	63.73%	115,348	73,512	63.73%		73,512	63.73%
23	KOTAK MAHENDRA BANK LTD	18	4104	4,774	116.33%	7,659	7,494	97.85%	112,322	128,527	114.43%	124,084	140,795	113.47%		140,795	113.47%
24	SOUTH INDIAN BANK LTD	3	0	-	-	-	-	-	23,336	2,193	9.40%	23,336	2,193	9.40%		2,193	9.40%
25	DBS BANK	2	0	-	-	-	-	-	4,427	8,363	188.92%	4,427	8,363	188.92%		8,363	188.92%
26	KARUR VYSYA BANK	1	0	-	-	-	-	-	2,395	3,308	138.08%	2,395	3,308	138.08%		3,308	138.08%
27	BANDHAN BANK	52	15275	57,911	379.11%	69,144	69,558	100.60%	202,323	64,601	31.93%	286,743	192,070	66.98%		192,070	66.98%
27	RBL BANK	1	0	-	-	-	-	-	302	-	0.00%	302	-	0.00%		-	0.00%
C	SUB TOTAL	462	148177	406,022	274.01%	913,853	731,455	80.04%	4,506,853	3,018,807	66.98%	5,568,883	4,156,284	74.63%	63700	4,219,984	75.78%
A+B+C	TOTAL COMMERCIAL BANK	2,595	5512806	2,119,345	38.44%	9,532,082	2,616,226	27.45%	18,290,044	8,747,407	47.83%	33,334,933	13,482,978	40.45%	2358479	15,841,457	47.52%
REGIONAL RURAL BANKS																	
D	JHARKHAND RAJYA GRAMIN BANK	446	782725	453,666	57.96%	197,709	101,882	51.53%	64,831	72,368	111.62%	1,045,265	627,915	60.07%		627,915	60.07%
COOPERATIVE BANKS																	
29	DHANBAD CENTRAL CO-OP.BANK	12	11950	1,056	8.83%	-	-	-	34,188	4,741	13.87%	46,138	5,796	12.56%		5,796	12.56%
30	JHARKHAND STATE COOPERATIVE BANK LTD	105	73401	10,546	14.37%	19,517	3,379	17.32%	160,929	97,720	60.72%	253,847	111,645	43.98%		111,645	43.98%
E	SUB TOTAL	117	85351	11,602	13.59%	19,517	3,379	17.32%	195,117	102,461	52.51%	299,985	117,442	39.15%	0	117,442	39.15%
SMALL FINANCE BANKS																	
31	ESAF SMALL FINANCE BANK LIMITED	15	1348	1,042	77.26%	1,599	4,499	281.38%	19,249	8,677	45.08%	22,196	14,217	64.05%		14,217	64.05%
32	UJJVAN SMALL FINANCE BANK	21	608	5,013	824.02%	5,782	18,277	316.12%	56,373	48,044	85.23%	62,763	71,334	113.66%		71,334	113.66%
33	UTKARSH SMALL FINANCE BANK LIMITED	89	1284	45,209	3520.69%	6,096	37,218	610.51%	84,648	20,503	24.22%	92,028	102,930	111.85%		102,930	111.85%
34	JANA SMALL FINANCE BANK	13	30	1,509	4980.28%	400	1,338	334.33%	108,807	26,448	24.31%	109,238	29,295	26.82%		29,295	26.82%
35	AU SMALL FINANCE BANK	1	0	-	-	-	-	-	20,784	8	0.04%	20,784	8	0.04%		8	0.04%
G	SUB TOTAL	139	3271	52,772	94.02	13,877	61,332	15.42	289,860	103,680	1.79	307,008	217,784	70.94%	0	217,784	70.94%
PAYMENT BANKS																	
1	AIRTEL PAYMENTS BANK	0	5894	-	0.00%	826	-	0.00%	372	-	0.00%	7,093	-	0.00%	0	-	0.00%
2	FINO PAYMENTS BANK	0	81	-	0.00%	-	-	-	-	-	-	81	-	0.00%	0	-	0.00%
3	INDIA POST PAYMENTS BANK	22	0	-	-	25,114	-	0.00%	7,916	-	0.00%	33,030	-	0.00%	0	-	0.00%
H	SUB TOTAL	22	5976	-	0.00%	25,940	-	0.00%	8,288	-	0.00%	40,204	-	0.00%	0	-	0.00%
GRAND TOTAL- (A+B+C+D+E+F+G+H)																	
		3,319	6390129	2,637,384	41.27%	9,789,126	2,782,820	28.43%	18,848,140	9,025,916	47.89%	35,027,394	14,446,119	41.24%	2358479	16,804,598	47.98%
														RIDF	786,721		
														TOTAL	17,591,319		50.22%

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Annexure - 1 (B)

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

Annexure - 1 (B)

AS ON 30th SEPTEMBER 2024

[Amount in Lakh]

SI No	District Name	NO OF BR	RURAL			SEMI URBAN			URBAN			TOTAL			TOTAL		
			DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	CORE ADVANCES	C.D RATIO	PLACE OF UTILIZATION	TOTAL ADVANCES	C.D RATIO (Incl POU)
1	BOKARO	217	434,005	130,081	29.97%	501,655	155,186	30.93%	1,480,432	633,364	42.78%	2,416,092	918,631	38.02%	505,827.93	1,424,459	58.96%
2	CHATRA	66	202,740	76,967	37.96%	263,939	68,947	26.12%	1,024	5,390	526.59%	467,702	151,305	32.35%	-	151,305	32.35%
3	DEOGHAR	143	274,718	103,266	37.59%	109,110	45,950	42.11%	687,448	272,741	39.67%	1,071,276	421,957	39.39%	-	421,957	39.39%
4	DHANBAD	303	515,283	122,804	23.83%	432,150	201,157	46.55%	3,242,641	1,254,499	38.69%	4,190,075	1,578,460	37.67%	156,640.75	1,735,101	41.41%
5	DUMKA	117	265,201	92,415	34.85%	327,298	127,045	38.82%	5,538	3,302	59.63%	598,037	222,762	37.25%	-	222,762	37.25%
6	EAST SINGHBHUM	346	327,249	135,770	41.49%	644,621	195,536	30.33%	3,357,677	2,105,079	62.69%	4,329,548	2,436,386	56.27%	687,922.00	3,124,308	72.16%
7	GARHWA	98	162,087	77,696	47.93%	214,161	94,766	44.25%	1,007	2,049	203.46%	377,255	174,511	46.26%	28,074.88	202,586	53.70%
8	GIRIDIH	177	632,913	209,617	33.12%	53,455	12,766	23.88%	391,646	259,379	66.23%	1,078,014	481,762	44.69%	4,500.00	486,262	45.11%
9	GODDA	103	275,572	107,090	38.86%	258,493	96,486	37.33%	910	2,737	300.83%	534,975	206,314	38.57%	70,000.00	276,314	51.65%
10	GUMLA	83	165,909	51,448	31.01%	240,787	81,818	33.98%	2,763	3,510	127.05%	409,460	136,777	33.40%	-	136,777	33.40%
11	HAZARIBAGH	177	428,866	162,567	37.91%	175,955	101,676	57.79%	815,768	379,472	46.52%	1,420,588	643,715	45.31%	-	643,715	45.31%
12	JAMTARA	68	139,582	46,295	33.17%	184,751	52,453	28.39%	-	1,457	-	324,332	100,204	30.90%	-	100,204	30.90%
13	KHUNTI	52	111,975	47,818	42.70%	126,751	54,754	43.20%	3,814	3,027	79.35%	242,541	105,599	43.54%	-	105,599	43.54%
14	KODERMA	63	162,672	57,824	35.55%	306,895	136,341	44.43%	2,574	9,167	356.06%	472,141	203,332	43.07%	-	203,332	43.07%
15	LATEHAR	54	114,749	51,684	45.04%	156,508	66,141	42.26%	-	2,561	-	271,257	120,386	44.38%	-	120,386	44.38%
16	LOHARDAGA	46	68,566	37,936	55.33%	150,722	64,493	42.79%	1,744	2,167	124.23%	221,032	104,596	47.32%	-	104,596	47.32%
17	PAKUR	61	109,208	55,786	51.08%	177,888	84,333	47.41%	-	2,627	-	287,096	142,746	49.72%	-	142,746	49.72%
18	PALAMU	136	292,107	135,915	46.53%	569,547	208,913	36.68%	-	8,206	-	861,654	353,033	40.97%	4,100.00	357,133	41.45%
19	RAMGARH	115	245,218	91,973	37.51%	743,860	297,655	40.01%	1,050	15,919	1515.35%	990,129	405,547	40.96%	43,700.00	449,247	45.37%
20	RANCHI	502	669,638	484,076	72.29%	343,994	141,727	41.20%	8,474,138	3,765,362	44.43%	9,487,769	4,391,164	46.28%	100,605.74	4,491,770	47.34%
21	SAHIBGANJ	78	127,664	53,671	42.04%	263,501	95,738	36.33%	-	2,462	-	391,165	151,871	38.83%	-	151,871	38.83%
22	SERAIKELA-KHARSAWAN	126	332,921	183,051	54.98%	93,493	39,319	42.06%	273,217	244,239	89.39%	699,631	466,609	66.69%	2,000.00	468,609	66.98%
23	SIMDEGA	52	103,564	27,960	27.00%	112,505	37,703	33.51%	-	1,844	-	216,070	67,508	31.24%	-	67,508	31.24%
24	WEST SINGHBHUM	136	227,722	93,674	41.14%	3,337,086	321,915	9.65%	104,747	45,355	43.30%	3,669,555	460,944	12.56%	396,481.00	857,425	23.37%
GRAND TOTAL		3,319	6,390,129	2,637,384	41.27%	9,789,126	2,782,820	28.43%	18,848,140	9,025,916	47.89%	35,027,394	14,446,119	41.24%	1,999,852.30	16,445,972	46.95%
															RIDF	786,721	
															STATE BANK OF INDIA (SDF)	377,911	50.22%
															TOTAL ADVANCES	17,591,319	

SOURCE: SLBC PORTAL