STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Annexure - 1 (A)

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

Amt in Lakhs

AS ON 31st MARCH 2025

Sl No	BANK NAME	RURAL				SEMI URBAN				URBAN				TOTAL				PLACE OF UTILIZ-ATION	TOTAL ADVANCES	CD RATIO (INCL POU)
		NO OF BR.	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR.	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR.	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR.	DEPOSIT	CORE ADVANCES	C.D RATIO			
	LEAD BANKS																			
1	STATE BANK OF INDIA	318	2269675	6,96,902	30.70%	132	39,29,504	11,33,699	28.85%	133	56,34,602	23,20,644	41.19%	583	1,18,33,781	41,51,244	35.08%	767887	49,19,131	41.57%
2	BANK OF INDIA	297	2097246	6,85,716	32.70%	97	12,78,020	3,33,485	26.09%	98	23,87,001	6,03,631	25.29%	492	57,62,267	16,22,832	28.16%	897124	25,19,956	43.73%
3	INDIAN BANK	77	348301	79,005	22.68%	37	3,45,315	72,242	20.92%	50	8,54,530	2,45,063	28.68%	164	15,48,147	3,96,310	25.60%	47300	4,43,610	28.65%
A	**SUB TOTAL**	**692**	**4715223**	**14,61,622**	**31.00%**	**266**	**55,52,839**	**15,39,426**	**27.72%**	**281**	**88,76,133**	**31,69,338**	**35.71%**	**1,239**	**1,91,44,194**	**61,70,386**	**32.23%**	**1712311**	**78,82,697**	**41.18%**
	OTHER PUBLIC SECTOR BANKS																			
4	CENTRAL BANK OF INDIA	27	141910	49,807	35.10%	33	1,40,884	40,147	28.50%	29	4,07,411	4,60,472	113.02%	89	6,90,205	5,50,425	79.75%	-19075	5,31,350	76.98%
5	PUNJAB NATIONAL BANK	78	347765	81,067	23.31%	53	4,35,482	1,12,175	25.76%	77	12,89,487	4,94,292	38.33%	208	20,72,734	6,87,533	33.17%	91469	7,79,002	37.58%
6	CANARA BANK	80	210219	1,00,191	47.66%	52	21,11,394	1,02,309	4.85%	62	9,30,428	8,74,772	94.02%	194	32,52,042	10,77,272	33.13%	497177	15,74,449	48.41%
7	UNION BANK OF INDIA	35	161078	50,696	31.47%	33	2,52,198	75,438	29.91%	50	10,26,697	3,60,154	35.08%	118	14,39,972	4,86,288	33.77%	111152	5,97,440	41.49%
8	UCO BANK	22	104266	20,335	19.50%	30	1,35,584	36,327	26.79%	29	3,10,873	1,19,992	38.60%	81	5,50,724	1,76,654	32.08%	17701	1,94,355	35.29%
9	BANK OF BARODA	36	106770	44,233	41.43%	45	2,55,777	1,05,953	41.42%	52	8,35,713	3,58,198	42.86%	133	11,98,261	5,08,385	42.43%	23211	5,31,596	44.36%
10	INDIAN OVERSEAS BANK	13	72794	22,188	30.48%	12	38,123	14,864	38.99%	19	2,29,862	88,883	38.67%	44	3,40,779	1,25,935	36.96%	0	1,25,935	36.96%
11	PUNJAB AND SINDH BANK	2	4870	2,629	53.97%	5	12,589	4,654	36.96%	13	1,27,135	36,365	28.60%	20	1,44,595	43,647	30.19%	0	43,647	30.19%
12	BANK OF MAHARASHTRA	2	586	500	85.29%	18	24,037	13,759	57.24%	16	97,027	79,630	82.07%	36	1,21,650	93,889	77.18%	7794	1,01,683	83.59%
B	**SUB TOTAL**	**295**	**1150259**	**3,71,645**	**32.31%**	**281**	**34,06,069**	**5,05,625**	**14.84%**	**347**	**52,54,633**	**28,72,757**	**54.67%**	**923**	**98,10,960**	**37,50,028**	**38.22%**	**729429**	**44,79,456**	**45.66%**
	PRIVATE BANKS																			
13	IDBI BANK LTD	12	30437	19,204	63.09%	23	1,93,453	49,879	25.78%	22	3,96,132	1,42,725	36.03%	57	6,20,022	2,11,808	34.16%	0	2,11,808	34.16%
14	IDFC FIRST BANK LIMITED	0	0	3,486		0	-	0		10	81,345	1,15,000	141.37%	10	81,345	1,18,487	145.66%	0	1,18,487	145.66%
15	FEDERAL BANK LTD	0	0	-		3	11,696	4,614	39.45%	7	93,105	52,732	56.64%	10	1,04,801	57,346	54.72%	0	57,346	54.72%
16	HDFC BANK LTD	17	48516	46,318	95.47%	39	3,41,917	2,38,837	69.85%	48	19,47,263	10,98,283	56.40%	104	23,37,696	13,83,438	59.18%	6650	13,90,088	59.46%
17	ICICI BANK LTD	28	30967	11,755	37.96%	35	1,94,987	1,18,355	60.70%	43	9,57,016	8,10,723	84.71%	106	11,82,970	9,40,833	79.53%	0	9,40,833	79.53%
18	KARNATAKA BANK LTD	0	0	-		0	-	-		3	15,495	13,840	89.32%	3	15,495	13,840	89.32%	0	13,840	89.32%
19	AXIS BANK LTD	21	27931	24,081	86.21%	39	2,20,681	2,02,813	91.90%	48	7,18,662	4,65,337	64.75%	108	9,67,273	6,92,230	71.57%	70200	7,62,430	78.82%
20	INDUSIND BANK	3	12858	2,62,705	2043.08%	7	21,722	82,163	378.25%	16	2,15,443	2,13,549	99.12%	26	2,50,023	5,58,416	223.35%	0	5,58,416	223.35%
21	JAMMU & KASHMIR BANK LTD	0	0	-		0	-	-		1	3,946	2,648	67.11%	1	3,946	2,648	67.11%	0	2,648	67.11%
22	YES BANK	0	0	-		0	-	-		8	1,16,968	70,640	60.39%	8	1,16,968	70,640	60.39%	0	70,640	60.39%
23	KOTAK MAHENDRA BANK LTD	3	5024	4,067	80.96%	4	8,166	4,464	54.66%	11	1,34,425	1,44,650	107.61%	18	1,47,615	1,53,181	103.77%	0	1,53,181	103.77%
24	SOUTH INDIAN BANK LTD	0	0	-		0	-	-		3	24,911	1,976	7.93%	3	24,911	1,976	7.93%	0	1,976	7.93%
25	DBS BANK	0	0	-		0	-	-		2	4,737	6,265	132.26%	2	4,737	6,265	132.26%	0	6,265	132.26%
26	KARUR VYSYA BANK	0	0	-		0	-	-		1	2,675	3,491	130.53%	1	2,675	3,491	130.53%	0	3,491	130.53%
27	BANDHAN BANK	8	17422	55,590	319.09%	26	89,442	65,329	73.04%	18	2,19,363	65,585	29.90%	52	3,26,226	1,86,504	57.17%	0	1,86,504	57.17%
28	RBL BANK	0	0	-		0	-	-		2	8,199	36,645	446.98%	2	8,199	36,645	446.98%	2204	38,849	473.85%
29	CITY UNION	0	0	-		0	-	-		2	920	1,139	123.78%	2	920	1,139	123.78%	0	1,139	123.78%
C	**SUB TOTAL**	**92**	**1,73,155**	**4,27,206**	**246.72%**	**176**	**10,82,063**	**7,66,454**	**70.83%**	**245**	**49,40,602**	**32,45,228**	**65.68%**	**513**	**61,95,820**	**44,38,887**	**71.64%**	**79054**	**45,17,941**	**72.92%**
A+B+C	**TOTAL COMMERCIAL BANK**	**1,079**	**6038636**	**22,60,473**	**37.43%**	**723**	**1,00,40,971**	**28,11,505**	**28.00%**	**873**	**1,90,71,368**	**92,87,323**	**48.70%**	**2,675**	**3,51,50,975**	**1,43,59,301**	**40.85%**	**2520793**	**1,68,80,094**	**48.02%**
	REGIONAL RURAL BANKS																			
D	JHARKHAND RAJYA GRAMIN BANK	361	873886	5,21,349	59.66%	64	2,15,040	1,15,596	53.76%	25	68,093	52,723	77.43%	450	11,57,018	6,89,667	59.61%	0	6,89,667	59.61%
	COOPERATIVE BANKS																			
30	DHANBAD CENTRAL CO-OP.BANK	6	12780	1,095	8.57%	0	-	-		6	35,228	5,217	14.81%	12	48,008	6,313	13.15%	0	6,313	13.15%
31	JHARKHAND STATE COOPERATIVE BANK LTD	66	83125	10,979	13.21%	24	20,968	3,487	16.63%	15	1,64,080	1,00,179	61.06%	105	2,68,173	1,14,645	42.75%	0	1,14,645	42.75%
E	**SUB TOTAL**	**72**	**95905**	**12,074**	**12.59%**	**24**	**20,968**	**3,487**	**16.63%**	**21**	**1,99,308**	**1,05,397**	**52.88%**	**117**	**3,16,181**	**1,20,958**	**38.26%**	**0**	**1,20,958**	**38.26%**
	SMALL FINANCE BANKS																			
32	ESAF SMALL FINANCE BANK LIMITED	2	2226	1,081	48.56%	6	2,249	4,542	201.92%	8	15,676	8,597	54.84%	16	20,151	14,219	70.56%	0	14,219	70.56%
33	UJJIVAN SMALL FINANCE BANK	3	712	5,476	769.35%	6	6,115	18,384	300.62%	12	70,160	49,287	70.25%	21	76,987	73,148	95.01%	0	73,148	95.01%
34	UTKARSH SMALL FINANCE BANK LIMITED	50	1563	42,537	2721.67%	36	7,859	32,466	413.11%	13	83,310	21,791	26.16%	99	92,732	96,795	104.38%	0	96,795	104.38%
35	JANA SMALL FINANCE BANK	1	53	1,463	2740.16%	4	490	1,305	266.18%	8	1,14,343	29,428	25.74%	13	1,14,887	32,197	28.03%	0	32,197	28.03%
36	AU SMALL FINANCE BANK	0	0	-		0	-	-		1	18,434	5,757	31.23%	1	18,434	5,757	31.23%	0	5,757	31.23%
G	**SUB TOTAL**	**56**	**4554**	**50,558**	**62.80**	**52**	**16,714**	**56,698**	**11.82**	**42**	**3,01,923**	**1,14,861**	**2.08**	**150**	**3,23,191**	**2,22,117**	**68.73%**	**0**	**2,22,117**	**68.73%**
	PAYMENT BANKS																			
37	AIRTEL PAYMENTS BANK	0	9358	-	0.00%	0	1,230	-	0.00%	0	448	-	0.00%	0	11,036	-	0.00%	0	-	0.00%
38	FINO PAYMENTS BANK	0	115	-	0.00%	0	-	-		0	-	-		0	115	-	0.00%	0	-	0.00%
39	INDIA POST PAYMENTS BANK	0	0	-		16	52,240	-	0.00%	6	16,472	-	0.00%	22	68,712	-	0.00%	0	-	0.00%
H	**SUB TOTAL**	**-**	**9473**	-	0.00%	**16**	**53,470**	**-**	0.00%	**6**	**16,920**	**-**	0.00%	**22**	**79,863**	-	0.00%	0	-	0.00%
GRAND TOTAL- (A+B+C+D+E+F+G+H)		**1,568**	**7022454**	**28,44,454**	**40.51%**	**879**	**1,03,47,163**	**29,87,286**	**28.87%**	**967**	**1,96,57,612**	**95,60,303**	**48.63%**	**3,414**	**3,70,27,228**	**1,53,92,043**	**41.57%**	**2520793**	**1,79,12,836**	**48.38%**
																		RIDF	**8,53,821**	**50.68%**
																		TOTAL ADVANCES	**1,87,66,657**	

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

AS ON 31st MARCH 2025

[Amount in Lakh]

Sl No	District Name	RURAL				SEMI URBAN				URBAN				TOTAL				TOTAL		
		NO OF BR	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR	DEPOSIT	ADVANCES	C.D RATIO	NO OF BR	DEPOSIT	CORE ADVANCES	C.D RATIO	PLACE OF UTILI-ZATION	TOTAL ADVANCES	C.D RATIO (Incl POU)
1	BOKARO	78	4,63,559	1,37,866	29.74%	54	5,30,045	1,61,615	30.49%	91	15,07,741	6,61,257	43.86%	223	25,01,345	9,60,738	38.41%	516938	14,77,676	59.08%
2	CHATRA	46	2,32,710	84,521	36.32%	23	2,81,305	71,488	25.41%	0	1,313	5,171	393.86%	69	5,15,328	1,61,180	31.28%	46	1,61,226	31.29%
3	DEOGHAR	71	3,01,225	1,12,371	37.30%	26	1,18,298	48,004	40.58%	48	7,27,976	3,02,215	41.51%	145	11,47,500	4,62,590	40.31%	-1102	4,61,488	40.22%
4	DHANBAD	76	5,41,797	1,31,383	24.25%	58	4,53,571	2,05,127	45.22%	182	33,33,117	13,35,043	40.05%	316	43,28,485	16,71,553	38.62%	156472	18,28,025	42.23%
5	DUMKA	86	3,01,896	1,00,037	33.14%	37	3,63,115	1,37,292	37.81%	1	6,535	3,703	56.66%	124	6,71,546	2,41,032	35.89%	-6	2,41,026	35.89%
6	EAST SINGHBHUM	82	3,45,388	1,57,434	45.58%	72	5,28,549	2,08,791	39.50%	198	35,74,332	21,48,528	60.11%	352	44,48,269	25,14,752	56.53%	648559	31,63,311	71.11%
7	GARHWA	67	1,87,775	80,298	42.76%	34	2,34,351	1,00,105	42.72%	0	2,035	2,230	109.59%	101	4,24,160	1,82,632	43.06%	132	1,82,765	43.09%
8	GIRIDIH	135	7,05,961	2,21,694	31.40%	9	62,461	14,955	23.94%	39	4,06,190	2,93,756	72.32%	183	11,74,612	5,30,404	45.16%	5916	5,36,320	45.66%
9	GODDA	73	3,11,993	1,16,825	37.44%	30	3,20,330	1,04,161	32.52%	0	1,876	2,534	135.10%	103	6,34,199	2,23,521	35.24%	179156	4,02,676	63.49%
10	GUMLA	53	1,83,011	55,486	30.32%	31	2,59,293	86,142	33.22%	3	3,176	3,604	113.46%	87	4,45,480	1,45,232	32.60%	20	1,45,251	32.61%
11	HAZARIBAGH	96	4,73,959	1,77,404	37.43%	30	1,95,339	1,06,143	54.34%	56	8,61,338	4,07,734	47.34%	182	15,30,636	6,91,281	45.16%	1504	6,92,785	45.26%
12	JAMTARA	40	1,54,049	50,253	32.62%	29	1,94,541	54,840	28.19%	0	-	1,473		69	3,48,590	1,06,567	30.57%	2	1,06,569	30.57%
13	KHUNTI	30	1,20,375	48,834	40.57%	22	1,39,651	57,248	40.99%	0	4,757	3,177	66.78%	52	2,64,784	1,09,259	41.26%	42	1,09,301	41.28%
14	KODERMA	33	1,76,560	61,955	35.09%	34	3,24,362	1,49,819	46.19%	0	3,166	9,733	307.48%	67	5,04,087	2,21,508	43.94%	19296	2,40,804	47.77%
15	LATEHAR	27	1,32,327	54,708	41.34%	29	1,73,970	71,450	41.07%	0	-	3,133		56	3,06,297	1,29,291	42.21%	2	1,29,293	42.21%
16	LOHARDAGA	24	78,017	40,474	51.88%	22	1,61,868	66,540	41.11%	0	2,348	2,207	93.98%	46	2,42,232	1,09,220	45.09%	500	1,09,720	45.30%
17	PAKUR	38	1,27,207	61,739	48.53%	23	1,92,677	89,655	46.53%	1	-	2,612		62	3,19,885	1,54,005	48.14%	8	1,54,013	48.15%
18	PALAMU	84	3,42,242	1,38,532	40.48%	57	6,27,574	2,15,930	34.41%	0	-	7,484		141	9,69,816	3,61,946	37.32%	24292	3,86,238	39.83%
19	RAMGARH	47	2,58,336	95,773	37.07%	70	7,80,600	3,26,637	41.84%	1	497	17,959	3614.74%	118	10,39,433	4,40,369	42.37%	44968	4,85,337	46.69%
20	RANCHI	155	7,35,050	5,35,742	72.89%	48	3,70,788	1,48,701	40.10%	320	88,26,321	40,29,767	45.66%	523	99,32,160	47,14,210	47.46%	138113	48,52,323	48.85%
21	SAHIBGANJ	41	1,42,615	57,757	40.50%	36	2,79,055	1,02,867	36.86%	0	-	2,565		77	4,21,669	1,63,189	38.70%	177	1,63,366	38.74%
22	SERAIKELA-KHARSAWAN	82	3,51,741	1,94,432	55.28%	19	1,03,898	41,492	39.94%	27	2,87,355	2,65,628	92.44%	128	7,42,994	5,01,552	67.50%	52147	5,53,699	74.52%
23	SIMDEGA	31	1,09,814	30,606	27.87%	22	1,24,128	40,115	32.32%	0	-	1,901		53	2,33,942	72,621	31.04%	102	72,723	31.09%
24	WEST SINGHBHUM	73	2,44,846	98,331	40.16%	64	35,27,394	3,78,169	10.72%	0	1,07,539	46,889	43.60%	137	38,79,779	5,23,390	13.49%	400052	9,23,442	23.80%
GRAND TOTAL		**1,568**	**70,22,454**	**28,44,454**	**40.51%**	**879**	**1,03,47,163**	**29,87,286**	**28.87%**	**967**	**1,96,57,612**	**95,60,303**	**48.63%**	**3,414**	**3,70,27,228**	**1,53,92,043**	**41.57%**	**2187335**	**1,75,79,378**	**47.48%**
																		RIDF	**8,53,821**	
																		STATE BANK OF INDIA (SDF)	**3,33,458**	**50.68%**
																		TOTAL ADVANCES	**1,87,66,657**	

SOURCE: SLBC PORTAL