STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

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

AS ON 30th JUNE 2025

Amt in Lakhs Annexure - 1 (A)

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	2281768	7,05,427	30.92%	132	40,02,801	11,42,064	28.53%	134	57,33,987	23,35,435	40.73%	584	1,20,18,555	41,82,926	34.80%	703449	48,86,375	40.66%
2	BANK OF INDIA	298	2073169	6,95,035	33.53%	97	13,00,748	3,35,050	25.76%	97	23,33,117	6,15,816	26.39%	492	57,07,035	16,45,901	28.84%	861462	25,07,363	43.93%
3	INDIAN BANK	77	339599	77,006	22.68%	37	3,45,354	69,719	20.19%	50	8,46,467	2,28,004	26.94%	164	15,31,419	3,74,729	24.47%	302313	6,77,042	44.21%
A	**SUB TOTAL**	**693**	**4694536**	**14,77,469**	**31.47%**	**266**	**56,48,903**	**15,46,833**	**27.38%**	**281**	**89,13,570**	**31,79,255**	**35.67%**	**1,240**	**1,92,57,009**	**62,03,556**	**32.21%**	**1867224**	**80,70,781**	**41.91%**
	OTHER PUBLIC SECTOR BANKS																			
4	CENTRAL BANK OF INDIA	27	141642	50,391	35.58%	33	1,42,982	40,631	28.42%	29	4,30,807	4,22,194	98.00%	89	7,15,431	5,13,216	71.74%	-19075	4,94,140	69.07%
5	PUNJAB NATIONAL BANK	78	346352	81,969	23.67%	53	4,37,208	1,07,037	24.48%	77	12,05,149	4,35,283	36.12%	208	19,88,710	6,24,290	31.39%	106196	7,30,485	36.73%
6	CANARA BANK	80	214077	1,04,312	48.73%	52	21,25,103	1,04,922	4.94%	62	9,51,971	9,20,996	96.75%	194	32,91,151	11,30,230	34.34%	532775	16,63,005	50.53%
7	UNION BANK OF INDIA	35	160028	52,326	32.70%	33	2,57,589	76,068	29.53%	50	9,75,220	3,60,667	36.98%	118	13,92,837	4,89,061	35.11%	108245	5,97,306	42.88%
8	UCO BANK	21	105421	20,740	19.67%	29	1,36,043	36,627	26.92%	31	3,14,763	1,24,071	39.42%	81	5,56,226	1,81,438	32.62%	19122	2,00,560	36.06%
9	BANK OF BARODA	36	105140	43,915	41.77%	45	2,57,973	1,04,684	40.58%	52	8,52,609	3,54,539	41.58%	133	12,15,722	5,03,138	41.39%	25711	5,28,849	43.50%
10	INDIAN OVERSEAS BANK	13	74274	23,034	31.01%	12	38,747	16,053	41.43%	19	2,38,062	94,818	39.83%	44	3,51,083	1,33,905	38.14%	0	1,33,905	38.14%
11	PUNJAB AND SINDH BANK	2	5289	2,670	50.48%	5	12,693	4,827	38.03%	13	1,28,787	37,456	29.08%	20	1,46,768	44,953	30.63%	0	44,953	30.63%
12	BANK OF MAHARASHTRA	2	481	527	109.63%	19	25,261	14,744	58.37%	16	1,27,968	86,662	67.72%	37	1,53,710	1,01,934	66.32%	8259	1,10,193	71.69%
B	**SUB TOTAL**	**294**	**1152704**	**3,79,883**	**32.96%**	**281**	**34,33,599**	**5,05,593**	**14.72%**	**349**	**52,25,336**	**28,36,688**	**54.29%**	**924**	**98,11,638**	**37,22,164**	**37.94%**	**781232**	**45,03,397**	**45.90%**
	PRIVATE BANKS																			
13	IDBI BANK LTD	12	31081	19,112	61.49%	23	1,59,857	49,904	31.22%	22	3,77,626	1,38,983	36.80%	57	5,68,564	2,07,999	36.58%	0	2,07,999	36.58%
14	IDFC FIRST BANK LIMITED	0	0	4,079		0	-	0		10	86,227	1,26,594	146.81%	10	86,227	1,30,673	151.55%	0	1,30,673	151.55%
15	FEDERAL BANK LTD	0	0	-		3	11,251	4,475	39.78%	7	89,995	51,443	57.16%	10	1,01,245	55,918	55.23%	0	55,918	55.23%
16	HDFC BANK LTD	17	50017	47,008	93.98%	39	3,48,219	2,46,202	70.70%	48	17,47,154	11,00,171	62.97%	104	21,45,390	13,93,381	64.95%	11349	14,04,730	65.48%
17	ICICI BANK LTD	31	30279	13,283	43.87%	38	1,97,363	1,14,485	58.01%	44	9,38,726	7,86,895	83.83%	113	11,66,368	9,14,663	78.42%	0	9,14,663	78.42%
18	KARNATAKA BANK LTD	0	0	-		0	-	-		3	15,331	9,721	63.40%	3	15,331	9,721	63.40%	0	9,721	63.40%
19	AXIS BANK LTD	21	30353	27,561	90.80%	39	2,18,213	1,97,112	90.33%	48	7,19,429	4,55,254	63.28%	108	9,67,995	6,79,926	70.24%	70200	7,50,126	77.49%
20	INDUSIND BANK	3	11021	2,44,709	2220.30%	7	21,655	83,620	386.16%	16	2,21,327	2,15,228	97.24%	26	2,54,003	5,43,558	214.00%	0	5,43,558	214.00%
21	JAMMU & KASHMIR BANK LTD	0	0	-		0	-	-		1	4,253	2,567	60.35%	1	4,253	2,567	60.35%	0	2,567	60.35%
22	YES BANK	0	0	-		0	-	-		8	1,19,869	74,007	61.74%	8	1,19,869	74,007	61.74%	0	74,007	61.74%
23	KOTAK MAHENDRA BANK LTD	3	5125	3,564	69.54%	4	8,803	4,029	45.77%	11	1,39,641	1,48,340	106.23%	18	1,53,569	1,55,934	101.54%	0	1,55,934	101.54%
24	SOUTH INDIAN BANK LTD	0	0	-		0	-	-		3	25,387	1,751	6.90%	3	25,387	1,751	6.90%	0	1,751	6.90%
25	DBS BANK	0	0	-		0	-	-		2	5,496	5,248	95.50%	2	5,496	5,248	95.50%	0	5,248	95.50%
26	KARUR VYSYA BANK	0	0	-		0	-	-		1	2,629	3,310	125.89%	1	2,629	3,310	125.89%	0	3,310	125.89%
27	BANDHAN BANK	14	17922	36,302	202.56%	30	84,740	65,044	76.76%	18	2,31,001	69,915	30.27%	62	3,33,662	1,71,261	51.33%	0	1,71,261	51.33%
28	RBL BANK	0	0	-		0	-	-		2	9,807	37,152	378.84%	2	9,807	37,152	378.84%	2237	39,388	401.64%
29	CITY UNION	0	0	-		3	-	-		1	1,376	1,719	124.93%	4	1,376	1,719	124.93%	0	1,719	124.93%
C	**SUB TOTAL**	**101**	**1,75,799**	**3,95,617**	**225.04%**	**186**	**10,50,100**	**7,64,872**	**72.84%**	**245**	**47,35,273**	**32,28,299**	**68.18%**	**532**	**59,61,173**	**43,88,788**	**73.62%**	**83785**	**44,72,573**	**75.03%**
A+B+C	**TOTAL COMMERCIAL BANK**	**1,088**	**6023038**	**22,52,969**	**37.41%**	**733**	**1,01,32,602**	**28,17,298**	**27.80%**	**875**	**1,88,74,179**	**92,44,242**	**48.98%**	**2,696**	**3,50,29,820**	**1,43,14,509**	**40.86%**	**2732242**	**1,70,46,750**	**48.66%**
	REGIONAL RURAL BANKS																			
D	JHARKHAND RAJYA GRAMIN BANK	361	856892	5,40,147	63.04%	64	2,14,904	1,18,513	55.15%	25	71,403	53,314	74.67%	450	11,43,199	7,11,974	62.28%	0	7,11,974	62.28%
	COOPERATIVE BANKS																			
30	DHANBAD CENTRAL CO-OP.BANK	6	12988	1,103	8.49%	0	-	-		6	35,653	4,955	13.90%	12	48,641	6,058	12.46%	0	6,058	12.46%
31	JHARKHAND STATE COOPERATIVE BANK LTD	66	81231	11,333	13.95%	24	20,724	3,557	17.17%	15	1,62,226	1,00,730	62.09%	105	2,64,181	1,15,620	43.77%	0	1,15,620	43.77%
E	**SUB TOTAL**	**72**	**94219**	**12,435**	**13.20%**	**24**	**20,724**	**3,557**	**17.17%**	**21**	**1,97,879**	**1,05,686**	**53.41%**	**117**	**3,12,822**	**1,21,679**	**38.90%**	**0**	**1,21,679**	**38.90%**
	SMALL FINANCE BANKS																			
32	ESAF SMALL FINANCE BANK LIMITED	2	2119	1,032	48.72%	6	2,294	4,051	176.64%	8	15,196	8,032	52.85%	16	19,609	13,116	66.89%	0	13,116	66.89%
33	UJJIVAN SMALL FINANCE BANK	3	659	6,026	914.52%	6	6,307	19,623	311.12%	12	75,304	51,340	68.18%	21	82,270	76,989	93.58%	0	76,989	93.58%
34	UTKARSH SMALL FINANCE BANK LIMITED	51	1251	40,370	3225.84%	36	7,983	30,688	384.42%	13	85,167	21,313	25.02%	100	94,402	92,370	97.85%	0	92,370	97.85%
35	JANA SMALL FINANCE BANK	1	34	1,359	3948.11%	4	460	1,311	285.30%	8	1,22,975	30,162	24.53%	13	1,23,469	32,832	26.59%	0	32,832	26.59%
36	AU SMALL FINANCE BANK	0	0	-		0	-	-		1	20,471	2,314	11.31%	1	20,471	2,314	11.31%	0	2,314	11.31%
G	**SUB TOTAL**	**57**	**4064**	**48,787**	**81.37**	**52**	**17,043**	**55,673**	**11.57**	**42**	**3,19,113**	**1,13,161**	**1.82**	**151**	**3,40,220**	**2,17,621**	**63.96%**	**0**	**2,17,621**	**63.96%**
	PAYMENT BANKS																			
37	AIRTEL PAYMENTS BANK	0	9330	-	0.00%	0	1,213	-	0.00%	0	447	-	0.00%	0	10,990	-	0.00%	0	-	0.00%
38	FINO PAYMENTS BANK	0	106	-	0.00%	0	-	-		0	-	-		0	106	-	0.00%	0	-	0.00%
39	INDIA POST PAYMENTS BANK	0	0	-		16	54,418	-	0.00%	6	18,233	-	0.00%	22	72,652	-	0.00%	0	-	0.00%
H	**SUB TOTAL**	**-**	**9435**	**-**	**0.00%**	**16**	**55,631**	**-**	**0.00%**	**6**	**18,680**	**-**	**0.00%**	**22**	**83,747**	**-**	**0.00%**	**0**	**-**	**0.00%**
GRAND TOTAL- (A+B+C+D+E+F+G+H)		**1,578**	**6987648**	**28,54,338**	**40.85%**	**889**	**1,04,40,906**	**29,95,042**	**28.69%**	**969**	**1,94,81,255**	**95,16,402**	**48.85%**	**3,436**	**3,69,09,808**	**1,53,65,783**	**41.63%**	**2732242**	**1,80,98,025**	**49.03%**
																		RIDF	**8,45,599**	**51.32%**
																		TOTAL ADVANCES	**1,89,43,624**	

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 30th JUNE 2025 [Amount in Lakh] Annexure - 1 (B)

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	77	4,68,072	1,39,379	29.78%	57	5,40,051	1,59,914	29.61%	92	15,10,747	6,29,217	41.65%	226	25,18,870	9,28,510	36.86%	514084	14,42,594	57.27%
2	CHATRA	46	2,27,702	86,542	38.01%	23	2,84,266	74,030	26.04%	0	1,285	5,983	465.56%	69	5,13,253	1,66,556	32.45%	47	1,66,602	32.46%
3	DEOGHAR	72	3,01,524	1,14,459	37.96%	25	1,20,390	48,816	40.55%	49	7,34,166	3,09,556	42.16%	146	11,56,079	4,72,830	40.90%	-612	4,72,218	40.85%
4	DHANBAD	76	5,47,823	1,32,854	24.25%	61	4,62,287	2,03,303	43.98%	182	34,54,717	13,74,802	39.79%	319	44,64,827	17,10,959	38.32%	149415	18,60,374	41.67%
5	DUMKA	86	2,96,704	1,01,970	34.37%	38	3,56,625	1,39,725	39.18%	2	6,299	3,676	58.36%	126	6,59,629	2,45,371	37.20%	34	2,45,405	37.20%
6	EAST SINGHBHUM	82	3,47,064	1,40,618	40.52%	74	5,35,395	2,09,513	39.13%	198	35,79,088	20,90,770	58.42%	354	44,61,547	24,40,902	54.71%	720506	31,61,407	70.86%
7	GARHWA	69	1,79,142	82,809	46.23%	33	2,32,613	1,01,689	43.72%	0	1,991	2,256	113.31%	102	4,13,747	1,86,754	45.14%	139	1,86,893	45.17%
8	GIRIDIH	137	6,95,659	2,25,247	32.38%	9	62,369	15,035	24.11%	39	4,21,797	2,87,047	68.05%	185	11,79,825	5,27,329	44.70%	11650	5,38,979	45.68%
9	GODDA	73	3,09,455	1,19,244	38.53%	30	2,96,638	1,02,599	34.59%	0	1,919	2,859	148.97%	103	6,08,012	2,24,702	36.96%	116459	3,41,161	56.11%
10	GUMLA	52	1,78,234	56,573	31.74%	31	2,59,262	87,452	33.73%	3	2,904	3,625	124.82%	86	4,40,400	1,47,650	33.53%	17	1,47,667	33.53%
11	HAZARIBAGH	96	4,73,450	1,81,481	38.33%	32	1,97,133	1,07,322	54.44%	56	8,70,582	4,12,506	47.38%	184	15,41,164	7,01,309	45.51%	5953	7,07,262	45.89%
12	JAMTARA	40	1,54,666	51,362	33.21%	29	1,97,443	54,378	27.54%	0	-	1,613		69	3,52,109	1,07,353	30.49%	1	1,07,355	30.49%
13	KHUNTI	31	1,19,934	48,953	40.82%	22	1,42,706	58,346	40.89%	0	4,506	3,269	72.54%	53	2,67,146	1,10,567	41.39%	39	1,10,606	41.40%
14	KODERMA	33	1,76,310	61,352	34.80%	34	3,28,717	1,53,477	46.69%	0	3,152	9,425	299.06%	67	5,08,178	2,24,254	44.13%	82003	3,06,257	60.27%
15	LATEHAR	27	1,28,648	56,680	44.06%	29	1,72,273	70,644	41.01%	0	-	2,712		56	3,00,921	1,30,035	43.21%	46501	1,76,537	58.67%
16	LOHARDAGA	24	76,087	40,781	53.60%	22	1,63,637	66,674	40.75%	0	2,225	2,290	102.95%	46	2,41,948	1,09,746	45.36%	500	1,10,246	45.57%
17	PAKUR	38	1,24,999	62,918	50.33%	23	1,91,066	78,997	41.35%	1	-	2,517		62	3,16,065	1,44,432	45.70%	48	1,44,480	45.71%
18	PALAMU	85	3,33,836	1,41,964	42.52%	58	6,18,037	2,15,308	34.84%	0	-	8,143		143	9,51,874	3,65,415	38.39%	26872	3,92,287	41.21%
19	RAMGARH	47	2,62,706	96,304	36.66%	70	7,85,207	3,22,006	41.01%	1	503	14,097	2803.87%	118	10,48,416	4,32,406	41.24%	46467	4,78,873	45.68%
20	RANCHI	159	7,36,379	5,27,261	71.60%	49	3,75,131	1,52,436	40.64%	319	84,79,475	40,36,787	47.61%	527	95,90,986	47,16,484	49.18%	146522	48,63,006	50.70%
21	SAHIBGANJ	41	1,44,596	59,584	41.21%	36	2,89,413	1,02,443	35.40%	0	-	2,661		77	4,34,009	1,64,688	37.95%	40450	2,05,139	47.27%
22	SERAIKELA-KHARSAWAN	83	3,54,776	1,95,157	55.01%	19	1,00,781	42,655	42.32%	27	2,95,845	2,65,135	89.62%	129	7,51,402	5,02,947	66.93%	4537	5,07,484	67.54%
23	SIMDEGA	31	1,09,148	31,231	28.61%	22	1,23,456	40,057	32.45%	0	-	1,926		53	2,32,604	73,214	31.48%	98	73,311	31.52%
24	WEST SINGHBHUM	73	2,40,732	99,616	41.38%	63	36,06,010	3,88,223	10.77%	0	1,10,054	43,530	39.55%	136	39,56,796	5,31,370	13.43%	487057	10,18,427	25.74%
GRAND TOTAL		**1,578**	**69,87,648**	**28,54,338**	**40.85%**	**889**	**1,04,40,906**	**29,95,042**	**28.69%**	**969**	**1,94,81,255**	**95,16,402**	**48.85%**	**3,436**	**3,69,09,808**	**1,53,65,783**	**41.63%**	**2398786**	**1,77,64,569**	**48.13%**
																		RIDF	**8,45,599**	
																		STATE BANK OF INDIA (SDF)	**3,33,458**	**51.32%**
																		TOTAL ADVANCES	**1,89,43,626**	

SOURCE: SLBC PORTAL