STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

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

Annexure - 1 (A) Amt in Lakhs

AS ON 30th SEPTEMBER 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	2416276	7,30,197	30.22%	133	41,72,472	11,90,737	28.54%	133	58,66,432	23,65,066	40.32%	584	1,24,55,179	42,86,000	34.41%	1009022	52,95,022	42.51%
2	BANK OF INDIA	299	2165696	7,28,165	33.62%	97	13,32,609	3,50,268	26.28%	97	24,14,245	6,40,077	26.51%	493	59,12,549	17,18,509	29.07%	998986	27,17,496	45.96%
3	INDIAN BANK	76	350823	81,656	23.28%	42	3,59,262	74,223	20.66%	48	8,99,354	2,93,261	32.61%	166	16,09,439	4,49,139	27.91%	298402	7,47,541	46.45%
A	**SUB TOTAL**	**693**	**4932795**	**15,40,018**	**31.22%**	**272**	**58,64,343**	**16,15,228**	**27.54%**	**278**	**91,80,030**	**32,98,403**	**35.93%**	**1,243**	**1,99,77,167**	**64,53,649**	**32.31%**	**2306410**	**87,60,059**	**43.85%**
	OTHER PUBLIC SECTOR BANKS																			
4	CENTRAL BANK OF INDIA	27	147218	52,991	35.99%	33	1,48,922	42,317	28.42%	29	4,43,706	2,24,528	50.60%	89	7,39,847	3,19,836	43.23%	-16232	3,03,605	41.04%
5	PUNJAB NATIONAL BANK	78	370137	89,897	24.29%	53	4,54,535	1,10,956	24.41%	77	11,83,817	4,99,219	42.17%	208	20,08,490	7,00,071	34.86%	100573	8,00,645	39.86%
6	CANARA BANK	80	225226	1,09,078	48.43%	52	20,87,086	3,98,797	19.11%	62	9,67,429	7,43,482	76.85%	194	32,79,742	12,51,357	38.15%	498019	17,49,376	53.34%
7	UNION BANK OF INDIA	35	164377	52,912	32.19%	33	2,66,862	74,447	27.90%	50	9,88,474	3,74,720	37.91%	118	14,19,713	5,02,079	35.36%	108042	6,10,121	42.97%
8	UCO BANK	21	110004	22,681	20.62%	29	1,39,998	38,646	27.60%	31	3,22,020	1,29,444	40.20%	81	5,72,022	1,90,772	33.35%	19718	2,10,490	36.80%
9	BANK OF BARODA	38	111559	45,515	40.80%	45	2,67,889	1,07,198	40.02%	52	8,91,715	3,98,110	44.65%	135	12,71,164	5,50,823	43.33%	30481	5,81,304	45.73%
10	INDIAN OVERSEAS BANK	13	78329	23,711	30.27%	12	41,563	17,547	42.22%	19	2,54,745	1,10,953	43.55%	44	3,74,637	1,52,211	40.63%	0	1,52,211	40.63%
11	PUNJAB AND SINDH BANK	2	5574	2,777	49.81%	5	13,015	4,997	38.39%	13	1,09,630	40,943	37.35%	20	1,28,220	48,716	37.99%	0	48,716	37.99%
12	BANK OF MAHARASHTRA	2	532	594	111.66%	19	25,877	17,607	68.04%	17	1,33,196	1,00,457	75.42%	38	1,59,605	1,18,658	74.34%	8957	1,27,614	79.96%
B	**SUB TOTAL**	**296**	**1212958**	**4,00,155**	**32.99%**	**281**	**34,45,747**	**8,12,511**	**23.58%**	**350**	**52,94,733**	**26,21,857**	**49.52%**	**927**	**99,53,438**	**38,34,524**	**38.52%**	**749559**	**45,84,082**	**46.06%**
	PRIVATE BANKS																			
13	IDBI BANK LTD	12	32616	20,453	62.71%	23	1,70,514	52,501	30.79%	22	3,92,648	1,43,447	36.53%	57	5,95,778	2,16,402	36.32%	0	2,16,402	36.32%
14	IDFC FIRST BANK LIMITED	0	0	3,858		0	-	0		10	91,169	1,32,045	144.83%	10	91,169	1,35,903	149.07%	0	1,35,903	149.07%
15	FEDERAL BANK LTD	0	0	-		3	11,132	3,776	33.92%	7	88,806	53,155	59.86%	10	99,939	56,931	56.97%	0	56,931	56.97%
16	HDFC BANK LTD	17	50035	51,437	102.80%	39	3,73,386	2,56,128	68.60%	48	17,14,084	11,40,019	66.51%	104	21,37,505	14,47,584	67.72%	6703	14,54,287	68.04%
17	ICICI BANK LTD	31	32736	17,027	52.01%	38	1,97,847	1,15,939	58.60%	44	9,94,047	8,14,309	81.92%	113	12,24,629	9,47,275	77.35%	0	9,47,275	77.35%
18	KARNATAKA BANK LTD	0	0	-		0	-	-		3	15,666	10,007	63.88%	3	15,666	10,007	63.88%	0	10,007	63.88%
19	AXIS BANK LTD	21	34130	28,969	84.88%	38	2,24,685	2,03,610	90.62%	51	7,33,920	4,95,538	67.52%	110	9,92,735	7,28,117	73.34%	70200	7,98,317	80.42%
20	INDUSIND BANK	3	11214	2,05,054	1828.59%	7	22,152	83,713	377.90%	16	2,19,826	2,19,027	99.64%	26	2,53,191	5,07,794	200.56%	0	5,07,794	200.56%
21	JAMMU & KASHMIR BANK LTD	0	0	-		0	-	-		1	4,263	3,728	87.44%	1	4,263	3,728	87.44%	0	3,728	87.44%
22	YES BANK	0	0	-		0	-	-		11	1,16,804	73,272	62.73%	11	1,16,804	73,272	62.73%	0	73,272	62.73%
23	KOTAK MAHENDRA BANK LTD	3	5882	3,580	60.85%	5	9,136	3,318	36.32%	12	1,49,292	1,51,615	101.56%	20	1,64,311	1,58,512	96.47%	0	1,58,512	96.47%
24	SOUTH INDIAN BANK LTD	0	0	-		0	-	-		3	26,149	1,854	7.09%	3	26,149	1,854	7.09%	0	1,854	7.09%
25	DBS BANK	0	0	-		0	-	-		2	5,674	4,578	80.68%	2	5,674	4,578	80.68%	0	4,578	80.68%
26	KARUR VYSYA BANK	0	0	-		0	-	-		1	2,661	3,328	125.09%	1	2,661	3,328	125.09%	0	3,328	125.09%
27	BANDHAN BANK	14	18962	35,555	187.51%	30	98,547	64,334	65.28%	18	2,27,065	74,266	32.71%	62	3,44,573	1,74,155	50.54%	0	1,74,155	50.54%
28	RBL BANK	0	0	-		0	-	-		2	11,725	36,374	310.24%	2	11,725	36,374	310.24%	0	36,374	310.24%
29	CITY UNION	0	0	-		3	-	-		1	1,748	3,199	182.97%	4	1,748	3,199	182.97%	0	3,199	182.97%
C	**SUB TOTAL**	**101**	**1,85,575**	**3,65,932**	**197.19%**	**186**	**11,07,399**	**7,83,320**	**70.74%**	**252**	**47,95,547**	**33,59,762**	**70.06%**	**539**	**60,88,521**	**45,09,014**	**74.06%**	**76903**	**45,85,916**	**75.32%**
A+B+C	**TOTAL COMMERCIAL BANK**	**1,090**	**6331328**	**23,06,105**	**36.42%**	**739**	**1,04,17,488**	**32,11,059**	**30.82%**	**880**	**1,92,70,310**	**92,80,022**	**48.16%**	**2,709**	**3,60,19,126**	**1,47,97,186**	**41.08%**	**3132871**	**1,79,30,057**	**49.78%**
	REGIONAL RURAL BANKS																			
D	JHARKHAND RAJYA GRAMIN BANK	361	892631	5,54,358	62.10%	64	2,21,885	1,22,290	55.11%	25	73,507	56,267	76.55%	450	11,88,024	7,32,916	61.69%	0	7,32,916	61.69%
	COOPERATIVE BANKS																			
30	DHANBAD CENTRAL CO-OP.BANK	6	13480	1,100	8.16%	0	-	-		6	35,916	5,053	14.07%	12	49,395	6,153	12.46%	0	6,153	12.46%
31	JHARKHAND STATE COOPERATIVE BANK LTD	66	85270	11,537	13.53%	24	21,587	3,720	17.23%	15	1,67,356	1,01,238	60.49%	105	2,74,213	1,16,495	42.48%	0	1,16,495	42.48%
E	**SUB TOTAL**	**72**	**98750**	**12,637**	**12.80%**	**24**	**21,587**	**3,720**	**17.23%**	**21**	**2,03,271**	**1,06,291**	**52.29%**	**117**	**3,23,608**	**1,22,647**	**37.90%**	**0**	**1,22,647**	**37.90%**
	SMALL FINANCE BANKS																			
32	ESAF SMALL FINANCE BANK LIMITED	2	2270	1,176	51.80%	6	2,413	4,412	182.87%	8	18,412	8,996	48.86%	16	23,095	14,584	63.15%	0	14,584	63.15%
33	UJJIVAN SMALL FINANCE BANK	3	793	6,438	811.61%	6	6,506	20,673	317.74%	12	72,794	53,019	72.83%	21	80,094	80,129	100.04%	0	80,129	100.04%
34	UTKARSH SMALL FINANCE BANK LIMITED	51	1264	37,742	2986.53%	36	7,835	27,917	356.30%	13	89,809	22,354	24.89%	100	98,909	88,014	88.99%	0	88,014	88.99%
35	JANA SMALL FINANCE BANK	1	41	1,308	3199.76%	4	556	1,482	266.69%	8	1,26,008	30,913	24.53%	13	1,26,605	33,703	26.62%	0	33,703	26.62%
36	AU SMALL FINANCE BANK	0	0	-		0	-	-		1	17,641	2,195	12.44%	1	17,641	2,195	12.44%	0	2,195	12.44%
G	**SUB TOTAL**	**57**	**4368**	**46,664**	**70.50**	**52**	**17,310**	**54,484**	**11.24**	**42**	**3,24,664**	**1,17,477**	**1.84**	**151**	**3,46,342**	**2,18,625**	**63.12%**	**0**	**2,18,625**	**63.12%**
	PAYMENT BANKS																			
37	AIRTEL PAYMENTS BANK	0	10635	-	0.00%	0	1,413	-	0.00%	0	519	-	0.00%	0	12,567	-	0.00%	0	-	0.00%
38	FINO PAYMENTS BANK	0	119	-	0.00%	0	-	-		0	-	-		0	119	-	0.00%	0	-	0.00%
39	INDIA POST PAYMENTS BANK	0	0	-		16	63,183	-	0.00%	6	20,485	-	0.00%	22	83,668	-	0.00%	0	-	0.00%
H	**SUB TOTAL**	**-**	**10755**	-	0.00%	**16**	**64,596**	**-**	**0.00%**	**6**	**21,004**	**-**	**0.00%**	**22**	**96,355**	-	0.00%	0	-	0.00%
GRAND TOTAL- (A+B+C+D+E+F+G+H)		**1,580**	**7337831**	**29,19,764**	**39.79%**	**895**	**1,07,42,867**	**33,91,553**	**31.57%**	**974**	**1,98,92,756**	**95,60,057**	**48.06%**	**3,449**	**3,79,73,455**	**1,58,71,375**	**41.80%**	**3132871**	**1,90,04,246**	**50.05%**
																		RIDF	**8,15,923**	**52.19%**
																		TOTAL ADVANCES	**1,98,20,169**	

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 30th SEPTEMBER 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	77	4,92,423	1,44,456	29.34%	57	5,59,307	1,63,472	29.23%	92	15,51,801	6,51,927	42.01%	226	26,03,531	9,59,855	36.87%	561617	15,21,472	58.44%
2	CHATRA	46	2,37,190	90,523	38.16%	23	2,95,662	75,518	25.54%	0	1,447	5,678	392.30%	69	5,34,300	1,71,720	32.14%	22	1,71,741	32.14%
3	DEOGHAR	73	3,22,432	1,21,523	37.69%	25	1,27,726	50,153	39.27%	49	7,75,471	3,22,052	41.53%	147	12,25,629	4,93,728	40.28%	-803	4,92,925	40.22%
4	DHANBAD	76	5,76,112	1,39,098	24.14%	60	4,85,999	2,08,544	42.91%	184	35,39,089	14,19,357	40.11%	320	46,01,200	17,67,000	38.40%	251625	20,18,625	43.87%
5	DUMKA	86	3,13,768	1,06,445	33.92%	39	3,90,489	1,43,697	36.80%	1	6,550	4,167	63.61%	126	7,10,807	2,54,309	35.78%	284	2,54,593	35.82%
6	EAST SINGHBHUM	82	3,63,466	1,45,907	40.14%	74	5,65,022	2,11,763	37.48%	200	35,04,769	19,49,115	55.61%	356	44,33,258	23,06,785	52.03%	883283	31,90,067	71.96%
7	GARHWA	70	1,88,961	83,674	44.28%	33	2,41,771	1,05,028	43.44%	0	2,220	2,127	95.81%	103	4,32,952	1,90,829	44.08%	113	1,90,942	44.10%
8	GIRIDIH	136	7,27,558	2,32,336	31.93%	9	66,323	15,899	23.97%	40	4,39,331	3,07,649	70.03%	185	12,33,212	5,55,883	45.08%	10905	5,66,789	45.96%
9	GODDA	73	3,23,937	1,23,929	38.26%	30	3,08,248	1,06,920	34.69%	0	2,150	2,810	130.66%	103	6,34,335	2,33,659	36.84%	115478	3,49,137	55.04%
10	GUMLA	53	1,94,717	60,362	31.00%	31	2,70,375	90,204	33.36%	0	3,174	3,790	119.38%	84	4,68,266	1,54,355	32.96%	15	1,54,371	32.97%
11	HAZARIBAGH	96	4,91,558	1,90,278	38.71%	33	2,03,281	1,11,990	55.09%	59	9,11,784	4,29,491	47.10%	188	16,06,623	7,31,759	45.55%	5581	7,37,339	45.89%
12	JAMTARA	40	1,62,501	53,071	32.66%	29	2,10,989	55,548	26.33%	0	-	1,620		69	3,73,490	1,10,240	29.52%	1	1,10,241	29.52%
13	KHUNTI	31	1,27,590	52,119	40.85%	22	1,48,197	60,957	41.13%	0	5,237	3,007	57.41%	53	2,81,024	1,16,083	41.31%	35	1,16,118	41.32%
14	KODERMA	33	1,82,399	63,744	34.95%	35	3,41,103	1,60,939	47.18%	0	2,973	9,951	334.65%	68	5,26,475	2,34,633	44.57%	83253	3,17,886	60.38%
15	LATEHAR	27	1,35,729	59,593	43.91%	29	1,80,358	74,263	41.18%	0	-	3,407		56	3,16,087	1,37,264	43.43%	45979	1,83,243	57.97%
16	LOHARDAGA	24	80,510	42,258	52.49%	22	1,71,124	68,032	39.76%	0	2,508	2,294	91.48%	46	2,54,142	1,12,584	44.30%	500	1,13,084	44.50%
17	PAKUR	38	1,32,627	65,624	49.48%	23	1,99,558	78,955	39.57%	1	-	2,490		62	3,32,185	1,47,069	44.27%	5	1,47,074	44.27%
18	PALAMU	85	3,57,530	1,43,224	40.06%	58	6,46,885	2,22,636	34.42%	0	-	7,970		143	10,04,415	3,73,830	37.22%	31191	4,05,021	40.32%
19	RAMGARH	47	2,74,130	98,729	36.02%	70	8,13,069	3,32,759	40.93%	1	522	13,947	2670.41%	118	10,87,721	4,45,434	40.95%	46694	4,92,128	45.24%
20	RANCHI	159	7,69,130	5,05,938	65.78%	53	3,96,370	1,58,630	40.02%	321	87,23,686	40,83,353	46.81%	533	98,89,187	47,47,922	48.01%	143009	48,90,931	49.46%
21	SAHIBGANJ	41	1,50,882	61,751	40.93%	36	3,01,158	1,05,210	34.94%	0	-	2,618		77	4,52,039	1,69,579	37.51%	39934	2,09,513	46.35%
22	SERAIKELA-KHARSAWAN	83	3,64,999	2,02,153	55.38%	19	1,10,575	46,028	41.63%	26	3,06,956	2,83,003	92.20%	128	7,82,530	5,31,184	67.88%	3756	5,34,941	68.36%
23	SIMDEGA	31	1,16,227	32,539	28.00%	22	1,31,678	41,306	31.37%	0	-	1,898		53	2,47,905	75,743	30.55%	88	75,832	30.59%
24	WEST SINGHBHUM	73	2,51,454	1,00,489	39.96%	63	35,77,602	7,03,101	19.65%	0	1,13,086	46,338	40.98%	136	39,42,142	8,49,928	21.56%	454609	13,04,537	33.09%
GRAND TOTAL		**1,580**	**73,37,831**	**29,19,764**	**39.79%**	**895**	**1,07,42,867**	**33,91,553**	**31.57%**	**974**	**1,98,92,756**	**95,60,057**	**48.06%**	**3,449**	**3,79,73,455**	**1,58,71,375**	**41.80%**	**2677174**	**1,85,48,549**	**48.85%**
																		RIDF	**8,15,923**	
																		STATE BANK OF INDIA (SDF)	**4,55,697**	**52.19%**
																		TOTAL ADVANCES	**1,98,20,169**	

SOURCE: SLBC PORTAL