STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Annexure - 1 (A)

Amt in Lakhs

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

AS ON 30th JUNE 2026

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	326	2532739	8,20,766	32.41%	133	42,82,854	13,76,467	32.14%	134	60,62,477	27,13,588	44.76%	593	1,28,78,070	49,10,822	38.13%	1205115	61,15,937	47.49%
2	BANK OF INDIA	304	2237507	7,76,349	34.70%	94	13,71,387	3,73,234	27.22%	96	27,26,453	7,02,965	25.78%	494	63,35,347	18,52,548	29.24%	1065876	29,18,424	46.07%
3	INDIAN BANK	79	367774	81,785	22.24%	42	4,91,596	76,288	15.52%	51	9,60,885	2,57,881	26.84%	172	18,20,254	4,15,954	22.85%	479381	8,95,335	49.19%
A	**SUB TOTAL**	**709**	**5138020**	**16,78,901**	**32.68%**	**269**	**61,45,837**	**18,25,988**	**29.71%**	**281**	**97,49,815**	**36,74,434**	**37.69%**	**1,259**	**2,10,33,671**	**71,79,323**	**34.13%**	**2750373**	**99,29,696**	**47.21%**
	OTHER PUBLIC SECTOR BANKS																			
4	CENTRAL BANK OF INDIA	27	151947	57,380	37.76%	33	1,53,544	46,434	30.24%	29	4,68,731	2,36,373	50.43%	89	7,74,222	3,40,187	43.94%	-8653	3,31,535	42.82%
5	PUNJAB NATIONAL BANK	81	391197	98,616	25.21%	53	4,67,338	1,23,102	26.34%	77	14,78,709	6,18,744	41.84%	211	23,37,244	8,40,462	35.96%	54854	8,95,316	38.31%
6	CANARA BANK	83	245055	1,20,715	49.26%	52	21,74,669	7,14,375	32.85%	67	10,08,945	10,85,538	107.59%	202	34,28,668	19,20,627	56.02%	21543	19,42,170	56.65%
7	UNION BANK OF INDIA	35	168405	56,703	33.67%	33	2,94,626	84,763	28.77%	50	10,42,498	4,37,376	41.95%	118	15,05,529	5,78,842	38.45%	113459	6,92,301	45.98%
8	UCO BANK	21	114529	25,890	22.61%	30	1,45,130	42,784	29.48%	32	3,41,828	1,30,671	38.23%	83	6,01,486	1,99,344	33.14%	57090	2,56,434	42.63%
9	BANK OF BARODA	38	118482	50,217	42.38%	46	3,02,224	1,15,846	38.33%	56	8,77,618	4,46,284	50.85%	140	12,98,324	6,12,347	47.16%	38842	6,51,189	50.16%
10	INDIAN OVERSEAS BANK	19	83807	27,003	32.22%	15	46,885	21,277	45.38%	21	2,90,469	1,14,542	39.43%	55	4,21,160	1,62,821	38.66%	0	1,62,821	38.66%
11	PUNJAB AND SINDH BANK	2	5815	3,143	54.04%	5	15,002	6,047	40.31%	13	1,26,763	54,551	43.03%	20	1,47,581	63,741	43.19%	0	63,741	43.19%
12	BANK OF MAHARASHTRA	3	902	857	95.01%	20	33,315	23,535	70.64%	21	1,95,630	1,28,432	65.65%	44	2,29,848	1,52,824	66.49%	7492	1,60,317	69.75%
B	**SUB TOTAL**	**309**	**1280140**	**4,40,523**	**34.41%**	**287**	**36,32,734**	**11,78,163**	**32.43%**	**366**	**58,31,189**	**32,52,510**	**55.78%**	**962**	**1,07,44,063**	**48,71,196**	**45.34%**	**284628**	**51,55,824**	**47.99%**
	PRIVATE BANKS																			
13	IDBI BANK LTD	12	36730	23,445	63.83%	23	1,94,493	67,701	34.81%	25	4,05,908	1,60,530	39.55%	60	6,37,131	2,51,676	39.50%	29298	2,80,974	44.10%
14	IDFC FIRST BANK LIMITED	0	0	5,208		1	677	16	2.40%	10	1,06,807	1,73,945	162.86%	11	1,07,484	1,79,169	166.69%	0	1,79,169	166.69%
15	FEDERAL BANK LTD	0	0	-		3	10,299	4,274	41.49%	7	93,402	61,078	65.39%	10	1,03,701	65,352	63.02%	0	65,352	63.02%
16	HDFC BANK LTD	18	60481	67,681	111.91%	39	3,94,813	3,09,831	78.48%	48	18,84,398	12,65,544	67.16%	105	23,39,692	16,43,057	70.23%	5367	16,48,424	70.45%
17	ICICI BANK LTD	33	44775	27,886	62.28%	42	2,54,754	1,35,598	53.23%	44	10,69,086	8,76,914	82.02%	119	13,68,615	10,40,398	76.02%	0	10,40,398	76.02%
18	KARNATAKA BANK LTD	0	0	-		0	-	-		3	16,680	12,224	73.29%	3	16,680	12,224	73.29%	0	12,224	73.29%
19	AXIS BANK LTD	26	42825	34,746	81.13%	39	2,42,017	2,18,899	90.45%	52	7,72,222	5,34,642	69.23%	117	10,57,064	7,88,286	74.57%	70200	8,58,486	81.21%
20	INDUSIND BANK	3	14225	1,60,770	1130.20%	7	23,957	89,669	374.29%	16	2,22,661	2,13,210	95.76%	26	2,60,843	4,63,649	177.75%	0	4,63,649	177.75%
21	JAMMU & KASHMIR BANK LTD	0	0	-		0	-	-		1	4,890	5,002	102.28%	1	4,890	5,002	102.28%	0	5,002	102.28%
22	YES BANK	0	0	-		0	-	-		12	1,22,168	79,624	65.18%	12	1,22,168	79,624	65.18%	0	79,624	65.18%
23	KOTAK MAHENDRA BANK LTD	3	7798	3,594	46.09%	5	10,303	2,710	26.31%	12	1,59,503	1,69,525	106.28%	20	1,77,604	1,75,830	99.00%	0	1,75,830	99.00%
24	SOUTH INDIAN BANK LTD	0	0	-		0	-	-		3	26,849	2,563	9.55%	3	26,849	2,563	9.55%	0	2,563	9.55%
25	DBS BANK	0	0	-		0	-	-		2	4,988	6,723	134.79%	2	4,988	6,723	134.79%	0	6,723	134.79%
26	KARUR VYSYA BANK	0	0	-		0	-	-		1	3,021	3,811	126.18%	1	3,021	3,811	126.18%	0	3,811	126.18%
27	BANDHAN BANK	14	22598	36,997	163.72%	30	1,19,779	67,747	56.56%	18	2,21,244	86,239	38.98%	62	3,63,620	1,90,983	52.52%	0	1,90,983	52.52%
28	RBL BANK	0	0	-		0	-	-		4	71,854	51,998	72.37%	4	71,854	51,998	72.37%	4703	56,702	78.91%
29	CITY UNION	0	0	-		0	-	-		4	2,296	5,978	260.42%	4	2,296	5,978	260.42%	0	5,978	260.42%
C	**SUB TOTAL**	**109**	**2,29,431**	**3,60,327**	**157.05%**	**189**	**12,51,092**	**8,96,446**	**71.65%**	**262**	**51,87,976**	**37,09,551**	**71.50%**	**560**	**66,68,499**	**49,66,324**	**74.47%**	**109568**	**50,75,891**	**76.12%**
A+B+C	**TOTAL COMMERCIAL BANK**	**1,127**	**6647591**	**24,79,751**	**37.30%**	**745**	**1,10,29,663**	**39,00,598**	**35.36%**	**909**	**2,07,68,980**	**1,06,36,495**	**51.21%**	**2,781**	**3,84,46,233**	**1,70,16,843**	**44.26%**	**3144568**	**2,01,61,411**	**52.44%**
	REGIONAL RURAL BANKS																			
D	JHARKHAND GRAMIN BANK	374	1002349	6,30,332	62.89%	64	1,68,687	1,38,661	82.20%	25	57,994	65,936	113.69%	463	12,29,030	8,34,928	67.93%	0	8,34,928	67.93%
	COOPERATIVE BANKS																			
30	DHANBAD CENTRAL CO-OP.BANK	6	14772	1,218	8.24%	0	-	-		6	38,505	4,796	12.46%	12	53,276	6,014	11.29%	0	6,014	11.29%
31	JHARKHAND STATE COOPERATIVE BANK LTD	67	89380	12,015	13.44%	23	22,669	3,879	17.11%	15	1,82,306	1,02,720	56.34%	105	2,94,355	1,18,613	40.30%	0	1,18,613	40.30%
E	**SUB TOTAL**	**73**	**104152**	**13,233**	**12.71%**	**23**	**22,669**	**3,879**	**17.11%**	**21**	**2,20,810**	**1,07,516**	**48.69%**	**117**	**3,47,631**	**1,24,627**	**35.85%**	**0**	**1,24,627**	**35.85%**
	SMALL FINANCE BANKS																			
32	ESAF SMALL FINANCE BANK LIMITED	3	2760	1,527	55.32%	6	3,084	4,910	159.20%	8	25,807	12,076	46.79%	17	31,650	18,513	58.49%	0	18,513	58.49%
33	UJJIVAN SMALL FINANCE BANK	4	1185	8,788	741.39%	6	7,302	26,408	361.65%	12	67,203	66,327	98.70%	22	75,691	1,01,524	134.13%	0	1,01,524	134.13%
34	UTKARSH SMALL FINANCE BANK LIMITED	52	1317	35,588	2702.41%	36	7,793	25,740	330.28%	13	73,851	24,702	33.45%	101	82,961	86,030	103.70%	0	86,030	103.70%
35	JANA SMALL FINANCE BANK	2	78	3,051	3923.22%	1	725	1,749	241.23%	11	1,28,340	38,251	29.80%	14	1,29,143	43,051	33.34%	0	43,051	33.34%
36	AU SMALL FINANCE BANK	0	0	-		0	-	105		1	60,451	2,535	4.19%	1	60,451	2,639	4.37%	0	2,639	4.37%
G	**SUB TOTAL**	**61**	**5340**	**48,954**	**74.22**	**49**	**18,904**	**58,911**	**10.92**	**45**	**3,55,652**	**1,43,892**	**2.13**	**155**	**3,79,896**	**2,51,757**	**66.27%**	**0**	**2,51,757**	**66.27%**
	PAYMENT BANKS																			
37	AIRTEL PAYMENTS BANK	0	10223	-	0.00%	0	1,406	-	0.00%	0	516	-	0.00%	0	12,146	-	0.00%	0	-	0.00%
38	FINO PAYMENTS BANK	0	1760	-	0.00%	0	-	-		0	-	-		0	1,760	-	0.00%	0	-	0.00%
39	INDIA POST PAYMENTS BANK	0	0	-		16	62,883	-	0.00%	6	18,273	-	0.00%	22	81,156	-	0.00%	0	-	0.00%
H	**SUB TOTAL**	**-**	**11983**	-	0.00%	**16**	**64,289**	**-**	0.00%	**6**	**18,789**	**-**	0.00%	**22**	**95,061**	-	0.00%	**-**	-	0.00%
	TOTAL- (A+B+C+D+E+F+G+H)	**1,635**	**7771414**	**31,72,269**	**40.82%**	**897**	**1,13,04,212**	**41,02,049**	**36.29%**	**1,006**	**2,14,22,225**	**1,09,53,838**	**51.13%**	**3,538**	**4,04,97,851**	**1,82,28,156**	**45.01%**	**3144568**	**2,13,72,724**	**52.77%**
																		RIDF	**8,88,628**	**54.97%**
																		TOTAL ADVANCES	**2,22,61,352**	

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 JUNE 2026

[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 UTILIZATION	TOTAL ADVANCES	C.D RATIO (Incl POU)
1	BOKARO	85	5,06,522	1,58,633	31.32%	54	5,89,934	1,80,218	30.55%	96	16,39,096	7,49,569	45.73%	235	27,35,552	10,88,420	39.79%	5,60,505	16,48,926	60.28%
2	CHATRA	52	2,51,446	1,01,832	40.50%	25	3,17,734	82,989	26.12%	0	1,711	6,018	351.72%	77	5,70,891	1,90,839	33.43%	-188	1,90,650	33.40%
3	DEOGHAR	75	3,33,716	1,37,385	41.17%	24	1,21,674	52,682	43.30%	52	8,40,659	3,68,470	43.83%	151	12,96,049	5,58,537	43.10%	-916	5,57,621	43.02%
4	DHANBAD	77	6,03,739	1,50,778	24.97%	61	5,04,430	2,18,761	43.37%	188	38,49,338	15,66,472	40.69%	326	49,57,507	19,36,011	39.05%	2,80,465	22,16,476	44.71%
5	DUMKA	86	3,23,353	1,17,844	36.44%	40	3,88,763	1,48,586	38.22%	1	7,458	4,749	63.67%	127	7,19,574	2,71,180	37.69%	14,122	2,85,301	39.65%
6	EAST SINGHBHUM	85	4,07,878	1,58,653	38.90%	71	5,52,686	2,38,095	43.08%	201	37,42,769	22,08,789	59.01%	357	47,03,333	26,05,536	55.40%	9,67,751	35,73,287	75.97%
7	GARHWA	73	2,03,267	96,377	47.41%	32	2,43,863	1,21,648	49.88%	0	2,114	2,659	125.76%	105	4,49,245	2,20,684	49.12%	31,838	2,52,522	56.21%
8	GIRIDIH	140	7,80,565	2,50,073	32.04%	10	71,835	18,109	25.21%	40	4,79,326	3,80,056	79.29%	190	13,31,726	6,48,239	48.68%	7,533	6,55,771	49.24%
9	GODDA	75	3,56,681	1,37,852	38.65%	31	3,92,469	1,17,643	29.98%	0	2,082	3,413	163.95%	106	7,51,231	2,58,909	34.46%	1,85,680	4,44,589	59.18%
10	GUMLA	56	2,11,718	65,707	31.04%	30	2,92,804	1,05,648	36.08%	0	3,419	4,755	139.05%	86	5,07,941	1,76,110	34.67%	-11	1,76,099	34.67%
11	HAZARIBAGH	100	5,29,769	2,09,792	39.60%	33	2,20,709	1,29,009	58.45%	63	9,78,463	4,85,339	49.60%	196	17,28,940	8,24,140	47.67%	7,490	8,31,631	48.10%
12	JAMTARA	39	1,77,714	59,404	33.43%	31	2,12,168	61,109	28.80%	0	-	1,936		70	3,89,882	1,22,449	31.41%	3	1,22,452	31.41%
13	KHUNTI	30	1,32,407	55,078	41.60%	23	1,51,864	67,772	44.63%	0	4,814	3,688	76.61%	53	2,89,085	1,26,538	43.77%	2,284	1,28,821	44.56%
14	KODERMA	32	2,02,560	70,721	34.91%	37	3,63,416	1,75,170	48.20%	0	3,782	9,834	259.99%	69	5,69,758	2,55,725	44.88%	1,66,934	4,22,659	74.18%
15	LATEHAR	28	1,47,272	66,809	45.36%	29	1,92,538	87,692	45.55%	0	-	4,025		57	3,39,811	1,58,526	46.65%	8,783	1,67,309	49.24%
16	LOHARDAGA	23	87,258	45,328	51.95%	23	1,75,177	75,784	43.26%	0	2,794	2,211	79.13%	46	2,65,229	1,23,323	46.50%	552	1,23,875	46.70%
17	PAKUR	37	1,32,791	74,989	56.47%	25	2,07,477	84,582	40.77%	0	-	3,444		62	3,40,269	1,63,014	47.91%	43,661	2,06,675	60.74%
18	PALAMU	90	3,63,288	1,60,444	44.16%	55	7,06,217	2,50,267	35.44%	0	-	8,908		145	10,69,505	4,19,619	39.23%	14,332	4,33,951	40.57%
19	RAMGARH	50	2,78,612	1,05,516	37.87%	70	8,54,474	3,67,290	42.98%	1	706	13,337	1889.85%	121	11,33,792	4,86,143	42.88%	45,973	5,32,116	46.93%
20	RANCHI	162	8,35,552	5,10,085	61.05%	60	4,25,052	1,85,724	43.69%	337	93,90,972	47,67,048	50.76%	559	1,06,51,576	54,62,858	51.29%	2,04,416	56,67,274	53.21%
21	SAHIBGANJ	44	1,63,810	69,107	42.19%	37	3,13,276	1,16,871	37.31%	0	-	3,772		81	4,77,085	1,89,750	39.77%	12,743	2,02,493	42.44%
22	SERAIKELA-KHARSAWAN	86	3,72,063	2,26,390	60.85%	18	1,18,678	52,394	44.15%	27	3,54,696	3,02,806	85.37%	131	8,45,437	5,81,590	68.79%	8,296	5,89,886	69.77%
23	SIMDEGA	33	1,14,067	35,340	30.98%	21	1,30,214	47,989	36.85%	0	-	1,986		54	2,44,280	85,315	34.93%	294	85,609	35.05%
24	WEST SINGHBHUM	77	2,55,367	1,08,131	42.34%	57	37,56,762	11,16,017	29.71%	0	1,18,024	50,553	42.83%	134	41,30,152	12,74,700	30.86%	19,064	12,93,764	31.32%
TOTAL		**1,635**	**77,71,414**	**31,72,269**	**40.82%**	**897**	**1,13,04,212**	**41,02,049**	**36.29%**	**1,006**	**2,14,22,225**	**1,09,53,838**	**51.13%**	**3,538**	**4,04,97,851**	**1,82,28,156**	**45.01%**	**2581603**	**2,08,09,759**	**51.38%**
																		RIDF	**8,88,628**	
																		STATE BANK OF INDIA (SDF)	**5,62,965**	**54.97%**
																		TOTAL ADVANCES	**2,22,61,352**	

SOURCE: SLBC PORTAL