

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON MARCH 31, 2022

Annexure - 1 (A)

[Amount in Lakh]

		AS ON MARCH 31, 2022												(Amount in Lakhs)	
Sr.	BANK NAME	RURAL			SEMI URBAN			URBAN			TOTAL				
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO		
LEAD BANKS															
1	STATE BANK OF INDIA	16,31,019.42	4,48,340.19	27.49%	28,65,613.57	6,83,413.21	23.85%	45,50,483.99	15,29,929.88	33.62%	90,47,116.99	26,61,683.27	29.42%		
2	BANK OF INDIA	15,24,023.14	4,36,735.23	28.66%	8,99,797.95	2,24,467.70	24.95%	20,38,155.72	5,06,433.94	24.85%	44,61,976.81	11,67,636.86	26.17%		
3	INDIAN BANK	2,38,299.46	55,484.85	23.28%	2,96,734.49	59,664.46	20.11%	6,97,107.93	2,20,848.35	31.68%	12,32,141.89	3,35,997.66	27.27%		
A	SUB TOTAL	33,93,342.02	9,40,560.26	27.72%	40,62,146.01	9,67,545.36	23.82%	72,85,747.65	22,57,212.17	30.98%	1,47,41,235.68	41,65,317.80	28.26%		
OTHER PUBLIC SECTOR BANKS															
1	CENTRAL BANK OF INDIA	1,04,616.31	32,601.71	31.16%	1,09,616.82	24,876.41	22.69%	3,54,993.22	1,03,720.03	29.22%	5,69,226.35	1,61,198.15	28.32%		
2	PUNJAB NATIONAL BANK	2,44,756.08	64,721.91	26.44%	3,69,269.06	93,479.50	25.31%	12,20,843.18	3,78,009.65	30.96%	18,34,868.32	5,36,211.06	29.22%		
3	CANARA BANK	1,37,892.96	55,730.65	40.42%	20,39,099.41	72,031.40	3.53%	9,43,814.37	3,41,137.08	36.14%	31,20,806.74	4,68,899.14	15.02%		
4	UNION BANK OF INDIA	1,10,275.81	28,230.23	25.60%	1,84,612.87	51,939.78	28.13%	7,47,373.59	2,53,155.41	33.87%	10,42,262.27	3,33,325.42	31.98%		
5	UCO BANK	78,338.70	11,589.03	14.79%	1,13,997.55	25,066.35	21.99%	2,84,716.82	56,354.17	19.79%	4,77,053.07	93,009.55	19.50%		
6	BANK OF BARODA	72,699.91	23,707.79	32.61%	1,91,260.57	62,795.19	32.83%	5,85,377.45	2,49,952.33	42.70%	8,49,337.92	3,36,455.31	39.61%		
7	INDIAN OVERSEAS BANK	49,495.82	14,630.85	29.56%	25,396.38	10,458.11	41.18%	1,96,815.98	61,506.16	31.25%	2,71,708.18	86,595.11	31.87%		
8	PUNJAB AND SINDH BANK	2,796.98	1,602.46	57.29%	11,635.36	3,971.20	34.13%	90,616.13	26,787.80	29.56%	1,05,048.47	32,361.46	30.81%		
9	BANK OF MAHARASHTRA	234.85	347.46	147.95%	4,780.76	1,302.61	27.25%	29,598.58	14,522.63	49.07%	34,614.19	16,172.71	46.72%		
B	SUB TOTAL	8,01,107.43	2,33,162.09	29.10%	30,49,668.78	3,45,920.56	11.34%	44,54,149.31	14,85,145.26	33.34%	83,04,925.53	20,64,227.91	24.86%		
PRIVATE BANKS															
13	IDBI BANK LTD	22,971.31	13,440.79	58.51%	1,47,603.28	37,592.45	25.47%	3,14,115.34	1,04,194.00	33.17%	4,84,689.93	1,55,227.24	32.03%		
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	31,233.58	42,434.27	135.86%	31,233.58	42,434.27	135.86%		
15	FEDERAL BANK LTD	-	-	-	8,691.16	3,131.11	36.03%	60,326.97	21,955.69	36.39%	69,018.13	25,086.80	36.35%		
16	HDFC BANK LTD	16,770.24	12,823.48	76.47%	1,46,336.65	1,27,989.49	87.46%	12,75,551.92	5,53,463.81	43.39%	14,38,658.81	6,94,276.77	48.26%		
17	ICICI BANK LTD	9,884.40	4,245.79	42.95%	1,47,282.63	64,799.94	44.00%	6,07,082.30	5,79,300.59	95.42%	7,64,249.33	6,48,346.33	84.83%		
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,684.67	26,220.76	206.71%	12,684.67	26,220.76	206.71%		
19	AXIS BANK LTD	13,953.64	3,929.44	28.16%	1,33,393.19	23,455.35	17.58%	5,29,513.24	3,49,346.54	65.98%	6,76,860.08	3,76,731.34	55.66%		
20	INDUSIND BANK	5,186.26	2,10,093.75	4050.97%	16,668.99	43,600.96	261.57%	1,41,396.25	1,24,443.85	88.01%	1,63,251.51	3,78,138.56	231.63%		
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	2,949.05	1,383.72	46.92%	2,949.05	1,383.72	46.92%		
22	YES BANK	-	-	-	-	-	-	1,13,534.99	52,520.81	46.26%	1,13,534.99	52,520.81	46.26%		
23	KOTAK MAHENDRA BANK LTD	1,734.75	104.47	6.02%	4,674.42	101.61	2.17%	78,238.75	42,622.95	54.48%	84,647.93	42,829.04	50.60%		
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,179.38	2,147.80	10.64%	20,179.38	2,147.80	10.64%		
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	2,658.51	849.47	31.95%	2,658.51	849.47	31.95%		
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,556.04	2,082.72	81.48%	2,556.04	2,082.72	81.48%		
27	BANDHAN BANK	9,865.95	39,954.95	404.98%	36,833.60	70,127.97	190.39%	66,955.77	47,953.18	71.62%	1,13,655.32	1,58,036.09	139.05%		
C	SUB TOTAL	80,366.55	2,84,592.67	354.12%	6,41,483.93	3,70,798.88	57.80%	32,58,976.78	19,50,920.16	59.86%	39,80,827.26	26,06,311.71	65.47%		
A+B+C	TOTAL COMMERCIAL BANK	42,74,816.00	14,58,315.02	34.11%	77,53,298.72	16,84,264.81	21.72%	1,49,98,873.74	56,93,277.59	37.96%	2,70,26,988.47	88,35,857.42	32.69%		
REGIONAL RURAL BANKS															
D	JHARKHAND RAJYA GRAMIN BANK	6,38,789.17	2,99,284.08	46.85%	1,79,608.13	67,781.31	37.74%	63,171.91	33,646.03	53.26%	8,81,569.22	4,00,711.43	45.45%		
COOPERATIVE BANKS															
29	DHANBAD CENTRAL CO-OP.BANK	10,085.45	833.75	8.27%	-	-	-	27,960.75	2,733.12	9.77%	38,046.20	3,566.86	9.38%		
30	JHARKHAND STATE COOPERATIVE BANK LTD	57,457.38	7,370.29	12.83%	16,764.31	2,829.44	16.88%	1,29,960.12	43,977.93	33.84%	2,04,181.81	54,177.66	26.53%		
E	SUB TOTAL	67,542.83	8,204.04	12.15%	16,764.31	2,829.44	16.88%	1,57,920.87	46,711.05	29.58%	2,42,228.01	57,744.52	23.84%		
SMALL FINANCE BANKS															
31	ESAF SMALL FINANCE BANK LIMITED	480.13	1,509.58	314.41%	205.63	4,607.15	2240.49%	10,615.44	16,620.37	156.57%	11,301.21	22,737.10	201.19%		
32	UJJIVAN SMALL FINANCE BANK	-	-	-	3,460.11	10,217.95	295.31%	21,202.37	29,984.54	141.42%	24,662.48	40,202.49	163.01%		
33	UTKARSH SMALL FINANCE BANK LIMITED	1,343.69	31,234.41	2324.52%	4,411.45	33,201.35	752.62%	36,263.33	11,320.69	31.22%	42,018.47	75,756.46	180.29%		
34	JANA SMALL FINANCE BANK	8.95	1,988.27	22213.25%	222.02	1,958.87	882.31%	22,298.74	15,280.12	68.52%	22,529.71	19,227.25	85.34%		
G	SUB TOTAL	1,832.78	34,732.25	1895.06%	8,299.20	49,985.32	602.29%	90,379.89	73,205.72	81.00%	1,00,511.87	1,57,923.30	157.12%		
PAYMENT BANKS															
1	AIRTEL PAYMENTS BANK	1,670.79	-	0.00%	306.49	-	0.00%	157.29	-	0.00%	2,134.56	-	0.00%		
2	FINO PAYMENTS BANK	-	-	-	-	-	-	3,060.13	-	0.00%	3,060.13	-	0.00%		
3	INDIA POST PAYMENTS BANK	-	-	-	4,113.07	-	0.00%	3,399.90	-	0.00%	7,512.97	-	0.00%		
H	SUB TOTAL	1,670.79	-	0.00%	4,419.56	-	0.00%	6,617.32	-	0.00%	12,707.67	-	0.00%		
GRAND TOTAL- (A+B+C+D+E+F)		49,84,651.56	18,00,535.40	36.12%	79,62,389.92	18,04,860.87	22.67%	1,53,16,963.75	58,46,840.39	38.17%	2,82,64,005.23	94,52,236.67	33.44%		
RIDF												7,43,180.35			
AS PER PLACE OF UTILIZATION												17,81,086.94	42.37%		
TOTAL												1,19,76,503.96			

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

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

Annexure - 1 (B)

AS ON MARCH 31, 2022

[Amount in Lakh]

Sr.	District Name	RURAL			SEMI URBAN			URBAN			TOTAL		
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO
1	BOKARO	3,50,023.87	94,292.74	26.94%	4,29,875.40	1,26,273.19	29.37%	12,98,315.88	4,32,822.66	33.34%	20,78,215.15	6,53,388.59	31.44%
2	CHATRA	1,59,433.32	50,798.92	31.86%	2,06,818.71	45,282.23	21.89%	952.80	1,634.76	171.57%	3,67,204.83	97,715.92	26.61%
3	DEOGHAR	2,04,514.57	69,335.05	33.90%	81,056.38	28,826.27	35.56%	5,28,567.83	1,69,316.94	32.03%	8,14,138.78	2,67,478.26	32.85%
4	DHANBAD	4,26,836.55	79,553.29	18.64%	3,58,826.39	1,04,888.21	29.23%	25,11,133.92	8,71,896.63	34.72%	32,96,796.86	10,56,338.13	32.04%
5	DUMKA	1,98,797.35	64,435.99	32.41%	2,87,931.80	83,852.80	29.12%	4,071.84	8,102.00	198.98%	4,90,800.99	1,56,390.79	31.86%
6	EAST SINGHBHUM	2,66,270.20	84,997.63	31.92%	4,95,754.33	1,33,665.47	26.96%	28,63,969.14	12,66,311.83	44.22%	36,25,993.66	14,84,974.93	40.95%
7	GARHWA	1,29,146.45	52,748.02	40.84%	1,65,627.32	62,102.21	37.50%	833.59	685.48	82.23%	2,95,607.36	1,15,535.71	39.08%
8	GIRIDIH	4,85,744.58	1,31,815.96	27.14%	37,313.29	7,988.21	21.41%	3,20,753.94	1,55,417.79	48.45%	8,43,811.82	2,95,221.96	34.99%
9	GODDA	2,10,140.55	72,162.81	34.34%	2,27,391.22	71,426.81	31.41%	133.21	503.29	377.81%	4,37,664.98	1,44,092.91	32.92%
10	GUMLA	1,25,183.87	35,103.86	28.04%	1,95,590.41	52,303.44	26.74%	2,358.85	2,040.56	86.51%	3,23,133.13	89,447.86	27.68%
11	HAZARIBAGH	3,25,860.52	1,13,727.70	34.90%	1,23,276.78	67,168.77	54.49%	6,28,044.07	2,44,784.25	38.98%	10,77,181.37	4,25,680.71	39.52%
12	JAMTARA	1,07,059.04	31,368.97	29.30%	1,53,689.01	38,019.83	24.74%	5.07	841.86	16614.38%	2,60,753.11	70,230.66	26.93%
13	KHUNTI	82,222.10	31,552.86	38.38%	1,03,913.07	37,017.41	35.62%	2,494.91	1,067.79	42.80%	1,88,630.08	69,638.06	36.92%
14	KODERMA	1,32,350.23	41,479.46	31.34%	2,42,895.80	87,365.41	35.97%	1,362.61	2,414.38	177.19%	3,76,608.63	1,31,259.26	34.85%
15	LATEHAR	95,342.48	34,132.29	35.80%	1,10,534.20	35,874.04	32.46%	180.64	1,178.72	652.53%	2,06,057.32	71,185.05	34.55%
16	LOHARDAGA	48,738.32	26,082.92	53.52%	1,21,166.24	46,712.71	38.55%	1,010.82	1,285.77	127.20%	1,70,915.38	74,081.40	43.34%
17	PAKUR	79,706.62	38,049.74	47.74%	1,17,293.65	62,664.84	53.43%	36.90	649.41	1760.10%	1,97,037.16	1,01,363.98	51.44%
18	PALAMU	2,31,743.19	99,411.08	42.90%	4,61,021.88	1,45,540.73	31.57%	435.73	81,307.84	18660.11%	6,93,200.80	3,26,259.65	47.07%
19	RAMGARH	1,91,047.58	62,330.72	32.63%	5,73,836.25	2,17,581.46	37.92%	216.86	10,421.72	4805.82%	7,65,100.69	2,90,333.90	37.95%
20	RANCHI	5,03,950.07	3,64,972.47	72.42%	2,66,523.56	89,335.02	33.52%	68,36,141.44	23,94,545.77	35.03%	76,06,615.07	28,48,853.26	37.45%
21	SAHIBGANJ	1,02,198.32	37,440.85	36.64%	2,14,909.04	71,379.53	33.21%	199.45	747.79	374.93%	3,17,306.81	1,09,568.16	34.53%
22	SERAIKELA-KHARSAWAN	2,63,334.01	1,03,754.40	39.40%	72,959.80	26,191.35	35.90%	2,29,132.02	1,64,393.72	71.75%	5,65,425.83	2,94,339.47	52.06%
23	SIMDEGA	83,611.15	18,098.72	21.65%	94,094.44	25,718.69	27.33%	62.94	565.57	898.56%	1,77,768.53	44,382.98	24.97%
24	WEST SINGHBHUM	1,81,396.61	62,888.95	34.67%	28,20,090.95	1,37,682.24	4.88%	86,549.30	33,903.86	39.17%	30,88,036.86	2,34,475.05	7.59%
GRAND TOTAL		49,84,651.56	18,00,535.40	36.12%	79,62,389.92	18,04,860.87	22.67%	1,53,16,963.75	58,46,840.39	38.17%	2,82,64,005.23	94,52,236.67	33.44%

SOURCE: SLBC PORTAL