

# STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

Annexure - 1 (A)

AS ON 30th SEPTEMBER 2023

[Amount in Lakh]

SI No	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
<b>LEAD BANKS</b>													
1	STATE BANK OF INDIA	18,65,221.73	5,67,256.86	30.41%	35,39,477.81	8,60,276.35	24.31%	53,35,776.95	19,78,715.32	37.08%	1,07,40,476.49	34,06,248.54	31.71%
2	BANK OF INDIA	17,98,842.84	5,45,304.63	30.31%	11,00,840.02	2,64,299.10	24.01%	21,18,753.29	5,19,565.87	24.52%	50,18,436.14	13,29,169.59	26.49%
3	INDIAN BANK	2,74,664.52	64,950.66	23.65%	3,06,083.43	64,467.06	21.06%	6,78,216.05	2,27,438.80	33.53%	12,58,964.00	3,56,856.53	28.35%
<b>A</b>	<b>SUB TOTAL</b>	<b>39,38,729.09</b>	<b>11,77,512.16</b>	<b>29.90%</b>	<b>49,46,401.27</b>	<b>11,89,042.51</b>	<b>24.04%</b>	<b>81,32,746.29</b>	<b>27,25,719.99</b>	<b>33.52%</b>	<b>1,70,17,876.64</b>	<b>50,92,274.65</b>	<b>29.92%</b>
<b>OTHER PUBLIC SECTOR BANKS</b>													
4	CENTRAL BANK OF INDIA	1,22,325.22	42,319.51	34.60%	1,22,478.89	31,912.12	26.06%	3,72,439.70	2,48,870.90	66.82%	6,17,243.81	3,23,102.53	52.35%
5	PUNJAB NATIONAL BANK	2,77,355.81	69,888.33	25.20%	3,87,035.29	1,00,257.29	25.90%	12,39,745.35	4,25,176.25	34.30%	19,04,136.45	5,95,321.87	31.26%
6	CANARA BANK	1,67,439.15	74,146.11	44.28%	18,84,472.51	88,277.76	4.68%	9,04,858.01	4,87,322.05	53.86%	29,56,769.67	6,49,745.93	21.97%
7	UNION BANK OF INDIA	1,31,130.62	37,796.12	28.82%	2,17,829.95	65,854.11	30.23%	9,25,199.45	2,96,679.12	32.07%	12,74,160.03	4,00,329.35	31.42%
8	UCO BANK	89,568.34	14,698.03	16.41%	1,22,322.81	29,212.42	23.88%	2,86,735.45	88,366.92	30.82%	4,98,626.60	1,32,277.38	26.53%
9	BANK OF BARODA	83,018.97	33,279.66	40.09%	2,15,081.01	81,564.21	37.92%	7,01,047.16	2,87,164.46	40.96%	9,99,147.14	4,02,008.32	40.24%
10	INDIAN OVERSEAS BANK	59,040.30	17,908.06	30.33%	29,863.85	12,050.48	40.35%	2,11,111.45	73,372.91	34.76%	3,00,015.61	1,03,331.44	34.44%
11	PUNJAB AND SINDH BANK	4,124.49	2,481.58	60.17%	11,533.15	4,012.22	34.79%	1,05,432.97	30,681.41	29.10%	1,21,090.61	37,175.21	30.70%
12	BANK OF MAHARASHTRA	241.43	609.84	252.59%	6,076.19	4,311.98	70.97%	42,537.69	31,666.52	74.44%	48,855.31	36,588.33	74.89%
<b>B</b>	<b>SUB TOTAL</b>	<b>9,34,244.34</b>	<b>2,93,127.25</b>	<b>31.38%</b>	<b>29,96,693.66</b>	<b>4,17,452.58</b>	<b>13.93%</b>	<b>47,89,107.22</b>	<b>19,69,300.53</b>	<b>41.12%</b>	<b>87,20,045.22</b>	<b>26,79,880.36</b>	<b>30.73%</b>
<b>PRIVATE BANKS</b>													
13	IDBI BANK LTD	24,649.54	15,959.67	64.75%	1,45,221.21	41,634.10	28.67%	3,38,735.70	1,12,668.75	33.26%	5,08,606.45	1,70,262.51	33.48%
14	IDFC FIRST BANK LIMITED	-	2,696.09	-	-	-	-	68,714.54	77,092.66	112.19%	68,714.54	79,788.75	116.12%
15	FEDERAL BANK LTD	-	-	-	10,433.38	3,710.80	35.57%	74,988.32	38,333.11	51.12%	85,421.70	42,043.91	49.22%
16	HDFC BANK LTD	29,573.33	29,092.42	98.37%	2,33,788.43	1,81,570.55	77.66%	15,39,535.58	8,37,207.04	54.38%	18,02,897.34	10,47,870.01	58.12%
17	ICICI BANK LTD	16,560.87	7,691.00	46.44%	1,76,833.05	1,10,996.60	62.77%	7,29,204.53	7,34,894.62	100.78%	9,22,598.44	8,53,582.22	92.52%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	14,593.12	24,532.76	168.11%	14,593.12	24,532.76	168.11%
19	AXIS BANK LTD	20,457.66	9,912.52	48.45%	1,70,560.74	95,009.18	55.70%	6,35,859.63	3,95,512.29	62.20%	8,26,878.03	5,00,433.98	60.52%
20	INDUSIND BANK	8,883.07	2,48,603.08	2798.62%	19,905.40	68,536.48	344.31%	2,01,017.93	1,77,501.04	88.30%	2,29,806.40	4,94,640.60	215.24%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,504.42	1,772.36	50.58%	3,504.42	1,772.36	50.58%
22	YES BANK	-	-	-	-	-	-	1,16,508.46	71,338.47	61.23%	1,16,508.46	71,338.47	61.23%
23	KOTAK MAHENDRA BANK LTD	3,250.29	1,955.37	60.16%	6,285.70	2,951.14	46.95%	92,923.41	86,671.71	93.27%	1,02,459.40	91,578.22	89.38%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,962.96	2,133.30	10.18%	20,962.96	2,133.30	10.18%
25	DBS BANK	-	-	-	-	-	-	2,448.89	849.47	34.69%	2,448.89	849.47	34.69%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,772.61	2,195.49	79.18%	2,772.61	2,195.49	79.18%
27	BANDHAN BANK	12,954.63	48,649.40	375.54%	53,460.80	59,528.47	111.35%	1,56,858.60	49,151.37	31.33%	2,23,274.03	1,57,329.25	70.46%
<b>A+B+C</b>	<b>SUB TOTAL</b>	<b>1,16,329.38</b>	<b>3,64,559.56</b>	<b>313.39%</b>	<b>8,16,488.70</b>	<b>5,63,937.31</b>	<b>69.07%</b>	<b>39,98,628.71</b>	<b>26,11,854.43</b>	<b>65.32%</b>	<b>49,31,446.79</b>	<b>35,40,351.30</b>	<b>71.79%</b>
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>49,89,302.81</b>	<b>18,35,198.96</b>	<b>36.78%</b>	<b>87,59,583.63</b>	<b>21,70,432.41</b>	<b>24.78%</b>	<b>1,69,20,482.22</b>	<b>73,06,874.94</b>	<b>43.18%</b>	<b>3,06,69,368.65</b>	<b>1,13,12,506.31</b>	<b>36.89%</b>
<b>REGIONAL RURAL BANKS</b>													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>7,20,995.67</b>	<b>3,85,947.24</b>	<b>53.53%</b>	<b>1,89,427.67</b>	<b>83,797.96</b>	<b>44.24%</b>	<b>61,862.35</b>	<b>54,314.47</b>	<b>87.80%</b>	<b>9,72,285.69</b>	<b>5,24,059.66</b>	<b>53.90%</b>
<b>COOPERATIVE BANKS</b>													
29	DHANBAD CENTRAL CO-OP.BANK	11,201.43	1,153.57	10.30%	-	-	-	32,743.00	4,807.94	14.68%	43,944.43	5,961.51	13.57%
30	JHARKHAND STATE COOPERATIVE BANK LTD	66,515.56	9,652.08	14.51%	18,159.09	3,373.37	18.58%	1,42,148.20	80,864.68	56.89%	2,26,822.85	93,890.12	41.39%
<b>E</b>	<b>SUB TOTAL</b>	<b>77,716.99</b>	<b>10,805.64</b>	<b>13.90%</b>	<b>18,159.09</b>	<b>3,373.37</b>	<b>18.58%</b>	<b>1,74,891.20</b>	<b>85,672.62</b>	<b>48.99%</b>	<b>2,70,767.28</b>	<b>99,851.63</b>	<b>36.88%</b>
<b>SMALL FINANCE BANKS</b>													
31	ESAF SMALL FINANCE BANK LIMITED	10,921.67	1,103.55	10.10%	886.45	3,094.13	349.05%	10,921.67	10,070.55	92.21%	22,729.79	14,268.22	62.77%
32	UJJIVAN SMALL FINANCE BANK	196.55	701.17	356.75%	5,194.87	16,730.43	322.06%	45,654.24	45,479.77	99.62%	51,045.67	62,911.38	123.25%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,431.97	38,904.33	2716.84%	5,188.20	35,636.26	686.87%	51,446.38	16,743.50	32.55%	58,066.54	91,284.10	157.21%
34	JANA SMALL FINANCE BANK	37.01	1,304.15	3523.53%	263.42	1,568.64	595.48%	46,672.55	23,119.36	49.54%	46,972.99	25,992.15	55.33%
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	10,857.41	1.09	0.01%	10,857.41	1.09	0.01%
<b>G</b>	<b>SUB TOTAL</b>	<b>12,587.20</b>	<b>42,013.21</b>	<b>333.78%</b>	<b>11,532.95</b>	<b>57,029.46</b>	<b>494.49%</b>	<b>1,54,694.84</b>	<b>95,413.18</b>	<b>61.68%</b>	<b>1,89,672.39</b>	<b>1,94,456.94</b>	<b>102.52%</b>
<b>PAYMENT BANKS</b>													
1	AIRTEL PAYMENTS BANK	3,726.12	-	0.00%	573.26	-	0.00%	262.47	-	0.00%	4,561.85	-	0.00%
2	FINO PAYMENTS BANK	52.36	-	0.00%	-	-	-	-	-	-	52.36	-	0.00%
3	INDIA POST PAYMENTS BANK	-	-	-	8,568.62	-	0.00%	7,290.56	-	0.00%	15,859.18	-	0.00%
<b>H</b>	<b>SUB TOTAL</b>	<b>3,778.48</b>	<b>-</b>	<b>0.00%</b>	<b>9,141.88</b>	<b>-</b>	<b>0.00%</b>	<b>7,553.03</b>	<b>-</b>	<b>0.00%</b>	<b>20,473.39</b>	<b>-</b>	<b>0.00%</b>
<b>GRAND TOTAL- (A+B+C+D+E+F+G+H)</b>		<b>58,04,381.14</b>	<b>22,73,965.05</b>	<b>39.18%</b>	<b>89,87,845.21</b>	<b>23,14,633.19</b>	<b>25.75%</b>	<b>1,73,19,483.64</b>	<b>75,42,275.21</b>	<b>43.55%</b>	<b>3,21,22,567.40</b>	<b>1,21,30,874.54</b>	<b>37.76%</b>
<b>RIDF</b>											<b>7,50,820.00</b>		
<b>AS PER PLACE OF UTILIZATION</b>											<b>15,87,488.95</b>		
<b>TOTAL</b>											<b>1,44,69,183.49</b>		

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 2023

[Amount in Lakh]

SI No	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	3,93,849.33	1,13,729.52	28.88%	4,76,078.35	1,41,001.05	29.62%	13,92,057.43	5,73,576.61	41.20%	22,61,985.12	8,28,307.17	36.62%
2	CHATRA	1,81,667.94	63,660.40	35.04%	2,43,749.05	58,549.23	24.02%	853.80	4,696.31	550.05%	4,26,270.79	1,26,905.94	29.77%
3	DEOGHAR	2,45,234.39	89,811.38	36.62%	97,794.02	37,915.14	38.77%	6,22,675.76	2,23,768.37	35.94%	9,65,704.17	3,51,494.89	36.40%
4	DHANBAD	4,86,820.39	1,03,282.20	21.22%	4,08,293.00	1,36,039.41	33.32%	32,77,863.33	10,90,680.63	33.27%	41,72,976.71	13,30,002.24	31.87%
5	DUMKA	2,37,472.60	82,548.39	34.76%	3,06,758.43	1,08,564.69	35.39%	4,555.11	2,913.81	63.97%	5,48,786.15	1,94,026.89	35.36%
6	EAST SINGHBHUM	2,98,223.09	1,18,212.19	39.64%	6,07,953.87	1,68,682.60	27.75%	30,96,233.47	17,16,009.51	55.42%	40,02,410.43	20,02,904.30	50.04%
7	GARHWA	1,45,668.68	67,755.70	46.51%	1,81,655.29	80,823.00	44.49%	-	1,619.53		3,27,323.97	1,50,198.24	45.89%
8	GIRIDIH	5,78,890.68	1,67,549.99	28.94%	45,750.23	10,244.33	22.39%	3,57,109.12	2,23,445.84	62.57%	9,81,750.03	4,01,240.16	40.87%
9	GODDA	2,48,210.64	90,097.62	36.30%	2,50,420.67	83,521.15	33.35%	-	2,097.49		4,98,631.30	1,75,716.26	35.24%
10	GUMLA	1,48,021.94	43,934.02	29.68%	2,20,793.97	68,205.65	30.89%	2,399.04	2,841.88	118.46%	3,71,214.95	1,14,981.54	30.97%
11	HAZARIBAGH	3,88,909.31	1,36,536.75	35.11%	1,45,606.72	84,448.89	58.00%	7,15,772.21	3,25,892.31	45.53%	12,50,288.24	5,46,877.95	43.74%
12	JAMTARA	1,25,453.09	40,894.53	32.60%	1,69,111.52	45,644.86	26.99%	-	1,470.02		2,94,564.61	88,009.41	29.88%
13	KHUNTI	1,00,279.86	41,292.75	41.18%	1,19,030.63	46,729.96	39.26%	2,689.35	2,402.11	89.32%	2,21,999.83	90,424.82	40.73%
14	KODERMA	1,53,212.20	49,355.71	32.21%	2,81,397.05	1,18,076.36	41.96%	1,370.35	7,003.20	511.05%	4,35,979.61	1,74,435.27	40.01%
15	LATEHAR	1,05,867.99	44,236.92	41.78%	1,34,773.41	54,426.40	40.38%	-	1,976.40		2,40,641.40	1,00,639.72	41.82%
16	LOHARDAGA	61,357.29	31,764.32	51.77%	1,37,424.20	56,517.95	41.13%	1,181.08	2,066.47	174.96%	1,99,962.57	90,348.74	45.18%
17	PAKUR	94,761.10	46,918.38	49.51%	1,46,817.27	72,458.97	49.35%	-	1,908.58		2,41,578.37	1,21,285.94	50.21%
18	PALAMU	2,61,404.00	1,22,332.12	46.80%	5,20,372.05	1,85,258.61	35.60%	-	6,851.17		7,81,776.04	3,14,441.91	40.22%
19	RAMGARH	2,25,536.16	76,842.04	34.07%	6,75,450.84	2,71,737.37	40.23%	925.05	16,461.86	1779.56%	9,01,912.05	3,65,041.27	40.47%
20	RANCHI	6,02,697.89	4,44,611.04	73.77%	3,11,592.04	1,18,022.43	37.88%	74,94,054.57	30,76,418.58	41.05%	84,08,344.50	36,39,052.05	43.28%
21	SAHIBGANJ	1,19,561.03	46,928.76	39.25%	2,43,520.99	85,092.73	34.94%	-	2,189.00		3,63,082.01	1,34,210.48	36.96%
22	SERAIKELA-KHARSAWAN	3,02,138.85	1,49,221.31	49.39%	85,769.48	34,698.24	40.46%	2,62,262.70	2,13,247.44	81.31%	6,50,171.03	3,97,166.99	61.09%
23	SIMDEGA	92,750.39	23,175.91	24.99%	1,03,133.50	32,176.87	31.20%	-	1,251.59		1,95,883.89	56,604.37	28.90%
24	WEST SINGHBHUM	2,06,392.31	79,273.12	38.41%	30,74,598.64	2,15,797.31	7.02%	98,338.67	41,487.58	42.19%	33,79,329.62	3,36,558.01	9.96%
<b>GRAND TOTAL</b>		<b>58,04,381.14</b>	<b>22,73,965.05</b>	<b>39.18%</b>	<b>89,87,845.21</b>	<b>23,14,633.19</b>	<b>25.75%</b>	<b>1,73,30,341.05</b>	<b>75,42,276.30</b>	<b>43.52%</b>	<b>3,21,22,567.40</b>	<b>1,21,30,874.54</b>	<b>37.76%</b>

SOURCE: SLBC PORTAL