

## STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 31st DECEMBER 2023

[ ₹ in Lakh ]

Annexure-1 (A)

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	1,909,278.68	597,474.14	31.29%	3,532,443.92	931,205.22	26.36%	5,372,388.56	2,056,025.35	38.27%	10,814,111.16	3,584,704.71	33.15%
2	BANK OF INDIA	1,838,438.18	568,454.37	30.92%	1,102,640.78	278,331.81	25.24%	2,268,608.86	550,372.96	24.26%	5,209,687.82	1,397,159.15	26.82%
3	INDIAN BANK	288,900.42	66,865.14	23.14%	314,484.01	67,205.38	21.37%	707,708.19	225,511.61	31.87%	1,311,092.62	359,582.13	27.43%
<b>A</b>	<b>SUB TOTAL</b>	<b>4,036,617.28</b>	<b>1,232,793.66</b>	<b>30.54%</b>	<b>4,949,568.70</b>	<b>1,276,742.41</b>	<b>25.80%</b>	<b>8,348,705.61</b>	<b>2,831,909.93</b>	<b>33.92%</b>	<b>17,334,891.60</b>	<b>5,341,446.00</b>	<b>30.81%</b>
<b>OTHER PUBLIC SECTOR BANKS</b>													
4	CENTRAL BANK OF INDIA	125,229.42	44,596.87	35.61%	125,455.64	33,278.37	26.53%	377,690.40	256,462.96	67.90%	628,375.46	334,338.20	53.21%
5	PUNJAB NATIONAL BANK	285,138.88	71,289.02	25.00%	391,499.33	105,381.65	26.92%	1,224,346.61	442,149.42	36.11%	1,900,984.82	618,820.09	32.55%
6	CANARA BANK	172,789.03	79,452.40	45.98%	1,837,502.44	91,104.78	4.96%	915,722.35	551,881.98	60.27%	2,926,013.81	722,439.17	24.69%
7	UNION BANK OF INDIA	133,489.73	40,122.34	30.06%	222,486.27	69,303.76	31.15%	937,527.55	304,782.03	32.51%	1,293,503.55	414,208.13	32.02%
8	UCO BANK	83,919.21	15,351.39	18.29%	119,869.43	30,344.91	25.31%	279,341.92	93,857.74	33.60%	483,130.56	139,554.05	28.89%
9	BANK OF BARODA	84,949.06	36,187.63	42.60%	214,439.80	86,167.39	40.18%	704,705.70	298,467.60	42.35%	1,004,094.56	420,822.62	41.91%
10	INDIAN OVERSEAS BANK	60,986.94	19,057.68	31.25%	30,721.67	12,703.96	41.35%	210,839.72	77,379.47	36.70%	302,548.34	109,141.11	36.07%
11	PUNJAB AND SINDH BANK	4,158.97	2,575.37	61.92%	12,186.92	4,206.50	34.52%	101,895.40	31,185.78	30.61%	118,241.29	37,967.66	32.11%
12	BANK OF MAHARASHTRA	249.40	622.52	249.61%	6,974.46	5,580.51	80.01%	41,924.15	41,642.79	99.33%	49,148.01	47,845.82	97.35%
<b>B</b>	<b>SUB TOTAL</b>	<b>950,910.63</b>	<b>309,255.22</b>	<b>32.52%</b>	<b>2,961,135.96</b>	<b>438,071.84</b>	<b>14.79%</b>	<b>4,793,993.79</b>	<b>2,097,809.79</b>	<b>43.76%</b>	<b>8,706,040.39</b>	<b>2,845,136.85</b>	<b>32.68%</b>
<b>PRIVATE BANKS</b>													
13	IDBI BANK LTD	25,254.69	16,055.45	63.57%	143,021.67	42,947.34	30.03%	325,848.91	119,172.97	36.57%	494,125.28	178,175.76	36.06%
14	IDFC FIRST BANK LIMITED	-	2,777.83	-	-	-	-	76,836.39	88,211.44	114.80%	76,836.39	90,989.28	118.42%
15	FEDERAL BANK LTD	-	-	-	10,239.51	3,974.39	38.81%	75,737.93	38,859.28	51.31%	85,977.44	42,833.67	49.82%
16	HDFC BANK LTD	31,277.28	33,362.46	106.67%	237,469.20	191,986.62	80.85%	1,477,259.64	881,730.63	59.69%	1,746,006.11	1,107,079.72	63.41%
17	ICICI BANK LTD	16,874.71	7,534.94	44.65%	177,849.06	117,545.34	66.09%	746,827.45	751,518.65	100.63%	941,551.21	876,598.93	93.10%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	14,042.57	23,851.46	169.85%	14,042.57	23,851.46	169.85%
19	AXIS BANK LTD	21,818.58	12,048.48	55.22%	172,228.17	106,704.77	61.96%	645,977.24	414,474.97	64.16%	840,023.99	533,228.22	63.48%
20	INDUSIND BANK	9,035.87	258,772.47	2863.84%	20,154.70	70,786.63	351.22%	189,381.32	182,903.73	96.58%	218,571.89	512,462.83	234.46%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,492.12	2,108.24	60.37%	3,492.12	2,108.24	60.37%
22	YES BANK	-	-	-	-	-	-	119,473.71	73,643.80	61.64%	119,473.71	73,643.80	61.64%
23	KOTAK MAHENDRA BANK LTD	3,434.61	2,772.59	80.72%	6,931.20	5,210.71	75.18%	102,490.28	101,000.98	98.55%	112,856.10	108,984.28	96.57%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,861.25	2,150.44	10.31%	20,861.25	2,150.44	10.31%
25	DBS BANK	-	-	-	-	-	-	3,101.96	849.47	27.38%	3,101.96	849.47	27.38%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,655.06	2,268.01	85.42%	2,655.06	2,268.01	85.42%
27	BANDHAN BANK	13,352.95	50,004.52	374.48%	55,895.72	62,519.01	111.85%	182,846.79	52,117.08	28.50%	252,095.45	164,640.61	65.31%
<b>C</b>	<b>SUB TOTAL</b>	<b>121,048.70</b>	<b>383,328.74</b>	<b>316.67%</b>	<b>823,789.22</b>	<b>601,674.82</b>	<b>73.04%</b>	<b>3,986,832.60</b>	<b>2,734,861.15</b>	<b>68.60%</b>	<b>4,931,670.52</b>	<b>3,719,864.71</b>	<b>75.43%</b>
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>5,108,576.61</b>	<b>1,925,377.61</b>	<b>37.69%</b>	<b>8,734,493.89</b>	<b>2,316,489.08</b>	<b>26.52%</b>	<b>17,129,532.00</b>	<b>7,664,580.87</b>	<b>44.74%</b>	<b>30,972,602.51</b>	<b>11,906,447.56</b>	<b>38.44%</b>
<b>REGIONAL RURAL BANKS</b>													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>739,800.30</b>	<b>414,463.31</b>	<b>56.02%</b>	<b>191,553.54</b>	<b>89,952.54</b>	<b>46.96%</b>	<b>62,818.43</b>	<b>59,792.71</b>	<b>95.18%</b>	<b>994,172.27</b>	<b>564,208.56</b>	<b>56.75%</b>
<b>COOPERATIVE BANKS</b>													
29	DHANBAD CENTRAL CO-OP.BANK	11,420.72	1,179.58	10.33%	-	-	-	33,375.47	4,943.97	14.81%	44,796.19	6,123.56	13.67%
30	JHARKHAND STATE COOPERATIVE BANK LTD	68,299.02	9,715.13	14.22%	18,393.70	3,386.31	18.41%	142,294.17	97,223.97	68.33%	228,986.89	110,325.41	48.18%
<b>E</b>	<b>SUB TOTAL</b>	<b>79,719.74</b>	<b>10,894.72</b>	<b>13.67%</b>	<b>18,393.70</b>	<b>3,386.31</b>	<b>18.41%</b>	<b>175,669.64</b>	<b>102,167.95</b>	<b>58.16%</b>	<b>273,783.09</b>	<b>116,448.97</b>	<b>42.53%</b>
<b>SMALL FINANCE BANKS</b>													
31	ESAF SMALL FINANCE BANK LIMITED	1,184.11	1,226.01	103.54%	1,006.65	3,563.22	353.97%	16,841.72	11,719.97	69.59%	19,032.48	16,509.21	86.74%
32	UJIVAN SMALL FINANCE BANK	425.11	2,096.39	493.15%	5,323.36	17,860.24	335.51%	46,500.96	46,789.35	100.62%	52,249.42	66,745.97	127.74%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,524.96	40,911.11	2682.76%	5,672.34	36,968.81	651.74%	74,089.89	17,667.07	23.85%	81,287.19	95,546.99	117.54%
34	JANA SMALL FINANCE BANK	27.86	1,291.12	4633.54%	277.12	1,553.22	560.49%	97,238.30	23,977.27	24.66%	97,543.28	26,821.61	27.50%
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	21,266.25	31.18	0.15%	21,266.25	31.18	0.15%
<b>G</b>	<b>SUB TOTAL</b>	<b>3,162.04</b>	<b>45,524.63</b>	<b>1439.72%</b>	<b>12,279.47</b>	<b>59,945.49</b>	<b>488.18%</b>	<b>234,670.87</b>	<b>100,153.66</b>	<b>42.68%</b>	<b>271,378.63</b>	<b>205,654.96</b>	<b>75.78%</b>
<b>PAYMENT BANKS</b>													
1	AIRTEL PAYMENTS BANK	4,595.38	-	0.00%	692.88	-	0.00%	313.47	-	0.00%	5,601.73	-	0.00%
2	FINO PAYMENTS BANK	60.19	-	0.00%	-	-	-	-	-	-	60.19	-	0.00%
3	INDIA POST PAYMENTS BANK	-	-	-	15,802.86	-	0.00%	4,681.20	-	0.00%	20,484.06	-	0.00%
<b>H</b>	<b>SUB TOTAL</b>	<b>4,655.57</b>	<b>-</b>	<b>0.00%</b>	<b>16,495.74</b>	<b>-</b>	<b>0.00%</b>	<b>4,994.67</b>	<b>-</b>	<b>0.00%</b>	<b>26,145.97</b>	<b>-</b>	<b>0.00%</b>
<b>GRAND TOTAL- (A+B+C+D+E+F+G+H)</b>		<b>5,935,914.25</b>	<b>2,396,260.27</b>	<b>40.37%</b>	<b>8,973,216.34</b>	<b>2,469,773.41</b>	<b>27.52%</b>	<b>17,607,685.62</b>	<b>7,926,695.19</b>	<b>45.02%</b>	<b>32,538,082.46</b>	<b>12,792,760.05</b>	<b>39.32%</b>
<b>RIDF</b>												<b>774,400.00</b>	
<b>AS PER PLACE OF UTILIZATION</b>												<b>1,487,527.03</b>	<b>46.27%</b>
<b>TOTAL</b>												<b>15,054,687.08</b>	

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 31st DECEMBER 2023**

[ ₹ in Lakh]

Annexure- 1 (B)

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	399,433.77	118,063.16	29.56%	477,795.79	148,142.74	31.01%	1,418,079.85	589,595.91	41.58%	2,295,309.40	855,801.81	37.28%
2	CHATRA	187,755.61	67,420.80	35.91%	248,669.14	61,316.30	24.66%	855.68	5,470.23	639.28%	437,280.43	134,207.34	30.69%
3	DEOGHAR	251,082.30	94,399.63	37.60%	99,958.69	39,850.21	39.87%	630,595.67	235,923.84	37.41%	981,636.66	370,173.68	37.71%
4	DHANBAD	488,683.28	109,178.31	22.34%	406,580.60	145,414.62	35.77%	3,114,359.26	1,152,938.26	37.02%	4,009,623.14	1,407,531.19	35.10%
5	DUMKA	242,781.67	86,608.27	35.67%	307,182.45	114,121.86	37.15%	4,523.44	3,033.62	67.06%	554,487.56	203,763.75	36.75%
6	EAST SINGHBHUM	305,425.42	123,594.98	40.47%	579,498.68	175,397.99	30.27%	3,128,492.99	1,772,651.71	56.66%	4,013,417.09	2,071,644.68	51.62%
7	GARHWA	150,431.47	71,723.56	47.68%	188,584.91	85,759.30	45.48%	630.69	1,751.85	277.77%	339,647.07	159,234.71	46.88%
8	GIRIDIH	594,047.07	176,983.23	29.79%	49,075.53	18,367.06	37.43%	361,078.66	232,828.09	64.48%	1,004,201.26	428,178.38	42.64%
9	GODDA	254,895.64	95,760.07	37.57%	254,000.01	87,729.59	34.54%	596.87	2,278.36	381.72%	509,492.52	185,768.01	36.46%
10	GUMLA	152,879.21	46,019.04	30.10%	224,117.24	72,541.72	32.37%	2,443.28	3,019.50	123.58%	379,439.72	121,580.26	32.04%
11	HAZARIBAGH	398,420.04	143,326.12	35.97%	150,594.32	87,655.99	58.21%	747,605.14	346,043.62	46.29%	1,296,619.50	577,025.73	44.50%
12	JAMTARA	128,555.51	43,318.62	33.70%	172,091.45	48,330.46	28.08%	-	1,436.36	-	300,646.95	93,085.44	30.96%
13	KHUNTI	102,438.48	43,932.33	42.89%	118,217.31	49,795.00	42.12%	3,068.96	2,526.98	82.34%	223,724.76	96,254.31	43.02%
14	KODERMA	156,326.56	51,606.59	33.01%	284,211.63	120,831.08	42.51%	1,412.37	7,548.24	534.44%	441,950.56	179,985.92	40.73%
15	LATEHAR	109,804.29	46,910.79	42.72%	139,877.30	57,556.70	41.15%	-	2,341.70	-	249,681.59	106,809.20	42.78%
16	LOHARDAGA	62,889.59	33,273.24	52.91%	139,176.13	60,334.74	43.35%	1,141.96	2,111.29	184.88%	203,207.67	95,719.27	47.10%
17	PAKUR	96,514.06	49,727.23	51.52%	153,064.43	77,110.42	50.38%	-	2,083.29	-	249,578.48	128,920.94	51.66%
18	PALAMU	270,976.23	128,343.13	47.36%	532,403.83	195,510.49	36.72%	-	7,340.95	-	803,380.07	331,194.57	41.23%
19	RAMGARH	233,751.33	82,214.23	35.17%	670,188.35	283,273.91	42.27%	966.49	16,424.75	1699.43%	904,906.17	381,912.89	42.20%
20	RANCHI	616,029.77	466,959.31	75.80%	319,779.75	125,903.90	39.37%	7,847,176.37	3,269,347.46	41.66%	8,782,985.88	3,862,210.66	43.97%
21	SAHIBGANJ	120,677.90	48,608.14	40.28%	246,958.69	89,560.97	36.27%	-	2,344.03	-	367,636.59	140,513.14	38.22%
22	SERAIKELA-KHARSAWAN	305,754.87	159,714.71	52.24%	86,333.17	36,769.46	42.59%	266,439.38	223,801.39	84.00%	658,527.42	420,285.56	63.82%
23	SIMDEGA	94,512.09	24,263.92	25.67%	103,867.18	33,826.45	32.57%	-	1,324.55	-	198,379.27	59,414.92	29.95%
24	WEST SINGHBHUM	211,848.07	84,310.86	39.80%	3,020,989.81	254,672.45	8.43%	99,484.82	42,560.38	42.78%	3,332,322.70	381,543.68	11.45%
<b>GRAND TOTAL</b>		<b>5,935,914.25</b>	<b>2,396,260.27</b>	<b>40.37%</b>	<b>8,973,216.34</b>	<b>2,469,773.41</b>	<b>27.52%</b>	<b>17,628,951.87</b>	<b>7,926,726.37</b>	<b>44.96%</b>	<b>32,538,082.46</b>	<b>12,792,760.05</b>	<b>39.32%</b>

**SOURCE: SLBC PORTAL**