

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 31st DECEMBER 2024

Annexure - 1 (A)

Amt in Lakhs

SI No	BANK NAME	NO OF BR.	RURAL			SEMI URBAN			URBAN			TOTAL			PLACE OF UTILIZATION	TOTAL ADVANCES	CD RATIO (INCL POU)	
			DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	CORE ADVANCES	C.D RATIO				
LEAD BANKS																		
1	STATE BANK OF INDIA	579	2120990	668,393	31.51%	3,895,791	1,075,026	27.59%	5,598,634	2,317,856	41.40%	11,615,415	4,061,275	34.96%	731499	4,792,774	41.26%	
2	BANK OF INDIA	489	1999145	668,604	33.44%	1,257,885	325,298	25.86%	2,315,538	593,487	25.63%	5,572,568	1,587,389	28.49%	893564	2,480,953	44.52%	
3	INDIAN BANK	164	326873	75,798	23.19%	335,285	70,136	20.92%	786,320	244,405	31.08%	1,448,478	390,339	26.95%	800	391,139	27.00%	
A	SUB TOTAL	1,232	4447008	1,412,795	31.77%	5,488,961	1,470,460	26.79%	8,700,492	3,155,748	36.27%	18,636,462	6,039,003	32.40%	1625863	7,664,866	41.13%	
OTHER PUBLIC SECTOR BANKS																		
4	CENTRAL BANK OF INDIA	89	136172	51,547	37.85%	136,008	40,213	29.57%	402,718	462,149	114.76%	674,898	553,909	82.07%	-19238	534,671	79.22%	
5	PUNJAB NATIONAL BANK	207	323568	79,667	24.62%	417,733	110,640	26.49%	1,262,848	490,389	38.83%	2,004,149	680,697	33.96%	119008	799,705	39.90%	
6	CANARA BANK	192	198748	96,199	48.40%	2,077,723	101,723	4.90%	999,860	908,120	90.82%	3,276,330	1,106,042	33.76%	497024	1,603,066	48.93%	
7	UNION BANK OF INDIA	118	149594	43,602	29.15%	230,244	74,925	32.54%	941,928	348,734	37.02%	1,321,766	467,260	35.35%	45654	512,914	38.81%	
8	UCO BANK	81	99559	18,245	18.33%	129,699	33,670	25.96%	301,565	115,200	38.20%	530,823	167,115	31.48%	15383	182,498	34.38%	
9	BANK OF BARODA	132	97706	43,551	44.57%	241,793	100,448	41.54%	801,958	343,779	42.87%	1,141,457	487,778	42.73%	20459	508,237	44.53%	
10	INDIAN OVERSEAS BANK	44	68303	21,873	32.02%	35,881	14,401	40.13%	228,220	92,183	40.39%	332,404	128,457	38.64%	0	128,457	38.64%	
11	PUNJAB AND SINDH BANK	20	4599	2,499	54.33%	12,045	4,263	35.39%	121,620	34,825	28.63%	138,263	41,587	30.08%	0	41,587	30.08%	
12	BANK OF MAHARASHTRA	34	393	457	116.26%	17,861	12,219	68.41%	86,613	69,309	80.02%	104,867	81,985	78.18%	7574	89,559	85.40%	
B	SUB TOTAL	917	1078641	357,639	33.16%	3,298,986	492,503	14.93%	5,147,331	2,864,687	55.65%	9,524,957	3,714,829	39.00%	685864	4,400,693	46.20%	
PRIVATE BANKS																		
13	IDBI BANK LTD	54	29014	18,405	63.44%	163,511	47,807	29.24%	342,803	135,142	39.42%	535,328	201,354	37.61%	0	201,354	37.61%	
14	IDFC FIRST BANK LIMITED	9	0	3,756	-	-	1	-	78,625	112,560	143.16%	78,625	116,317	147.94%	0	116,317	147.94%	
15	FEDERAL BANK LTD	10	0	-	-	11,215	4,352	38.80%	86,504	50,299	58.15%	97,719	54,651	55.93%	0	54,651	55.93%	
16	HDFC BANK LTD	93	44851	43,809	97.68%	363,976	231,310	63.55%	1,775,844	1,055,334	59.43%	2,184,671	1,330,453	60.90%	21007	1,351,460	61.86%	
17	ICICI BANK LTD	97	26186	11,433	43.66%	188,365	120,867	64.17%	871,518	792,092	90.89%	1,086,070	924,393	85.11%	0	924,393	85.11%	
18	KARNATAKA BANK LTD	3	0	-	-	-	-	-	14,810	14,519	98.04%	14,810	14,519	98.04%	0	14,519	98.04%	
19	AXIS BANK LTD	99	23148	23,066	99.64%	203,714	191,730	94.12%	684,835	450,672	65.81%	911,697	665,468	72.99%	63700	729,168	79.98%	
20	INDUSIND BANK	26	12132	258,496	2130.63%	21,731	78,261	360.14%	223,080	205,399	92.07%	256,943	542,156	211.00%	0	542,156	211.00%	
21	JAMMU & KASHMIR BANK LTD	1	0	-	-	-	-	-	3,838	2,402	62.57%	3,838	2,402	62.57%	0	2,402	62.57%	
22	YES BANK	8	0	-	-	-	-	-	112,320	75,041	66.81%	112,320	75,041	66.81%	0	75,041	66.81%	
23	KOTAK MAHENDRA BANK LTD	18	4625	4,172	90.20%	7,928	6,402	80.75%	130,027	136,412	104.91%	142,581	146,985	103.09%	0	146,985	103.09%	
24	SOUTH INDIAN BANK LTD	3	0	-	-	-	-	-	23,592	2,208	9.36%	23,592	2,208	9.36%	0	2,208	9.36%	
25	DBS BANK	2	0	-	-	-	-	-	5,570	6,334	113.72%	5,570	6,334	113.72%	0	6,334	113.72%	
26	KARUR VYSYA BANK	1	0	-	-	-	-	-	2,387	3,491	146.27%	2,387	3,491	146.27%	0	3,491	146.27%	
27	BANDHAN BANK	52	15574	51,829	332.79%	71,002	66,162	93.18%	164,960	64,773	39.27%	251,537	182,764	72.66%	0	182,764	72.66%	
28	RBL BANK	1	0	-	-	-	-	-	5,908	3	0.05%	5,908	3	0.05%	2058	2,061	34.88%	
29	CITY UNION	2	0	-	-	-	-	-	694	933	134.36%	694	933	134.36%	0	933	134.36%	
C	SUB TOTAL	479	155,531	414,967	266.81%	1,031,442	746,893	72.41%	4,527,316	3,107,614	68.64%	5,714,289	4,269,474	74.72%	86764	4,356,238	76.23%	
A+B+C	TOTAL COMMERCIAL BANK	2,628	5681180	2,185,401	38.47%	9,819,389	2,709,855	27.60%	18,375,139	9,128,050	49.68%	33,875,708	14,023,306	41.40%	2398491	16,421,797	48.48%	
REGIONAL RURAL BANKS																		
D	JHARKHAND RAJYA GRAMIN BANK	446	802632	489,987	61.05%	200,487	107,669	53.70%	65,869	49,190	74.68%	1,068,988	646,846	60.51%	0	646,846	60.51%	
COOPERATIVE BANKS																		
30	DHANBAD CENTRAL CO-OP. BANK	12	12195	1,069	8.77%	-	-	-	34,781	4,822	13.86%	46,976	5,892	12.54%	0	5,892	12.54%	
31	JHARKHAND STATE COOPERATIVE BANK LTD	105	76303	10,720	14.05%	20,098	3,445	17.14%	159,890	98,966	61.90%	256,290	113,131	44.14%	0	113,131	44.14%	
E	SUB TOTAL	117	88498	11,790	13.32%	20,098	3,445	17.14%	194,671	103,788	53.31%	303,267	119,023	39.25%	0	119,023	39.25%	
SMALL FINANCE BANKS																		
32	ESAF SMALL FINANCE BANK LIMITED	16	1515	981	64.71%	1,803	4,457	247.12%	14,440	8,355	57.86%	17,759	13,792	77.66%	0	13,792	77.66%	
33	UJJIVAN SMALL FINANCE BANK	21	614	5,245	854.94%	5,850	17,853	305.18%	56,951	47,674	83.71%	63,414	70,772	111.60%	0	70,772	111.60%	
34	UTKARSH SMALL FINANCE BANK LIMITED	93	1387	42,678	3077.65%	6,545	34,179	522.25%	71,378	20,904	29.29%	79,310	97,761	123.26%	0	97,761	123.26%	
35	JANA SMALL FINANCE BANK	13	69	1,531	2224.56%	432	1,395	322.79%	114,830	27,506	23.95%	115,331	30,432	26.39%	0	30,432	26.39%	
36	AU SMALL FINANCE BANK	1	0	-	-	-	-	-	15,457	6,763	43.76%	15,457	6,763	43.76%	0	6,763	43.76%	
G	SUB TOTAL	144	3584	50,435	62.22	14,630	57,883	13.97	273,057	111,203	2.39	291,271	219,521	75.37%	0	219,521	75.37%	
PAYMENT BANKS																		
37	AIRTEL PAYMENTS BANK	0	7245	-	0.00%	1,014	-	0.00%	429	-	0.00%	8,688	-	0.00%	0	-	0.00%	
38	FINO PAYMENTS BANK	0	95	-	0.00%	-	-	-	-	-	-	95	-	0.00%	0	-	0.00%	
39	INDIA POST PAYMENTS BANK	22	0	-	-	31,979	-	0.00%	9,740	-	0.00%	41,718	-	0.00%	0	-	0.00%	
H	SUB TOTAL	22	7340	-	0.00%	32,993	-	0.00%	10,169	-	0.00%	50,501	-	0.00%	0	-	0.00%	
GRAND TOTAL- (A+B+C+D+E+F+G+H)		3,357	6583234	2,737,613	41.58%	10,087,596	2,878,852	28.54%	18,918,905	9,392,230	49.64%	35,589,735	15,008,695	42.17%	2398491	17,407,187	48.91%	
RIDF																	788,109	
TOTAL ADVANCES																	18,195,296	51.13%

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 31st DECEMBER 2024

[Amount in Lakh]

SI No	District Name	NO OF BR	RURAL			SEMI URBAN			URBAN			TOTAL			TOTAL		
			DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	CORE ADVANCES	C.D RATIO	PLACE OF UTILIZATION	TOTAL ADVANCES	C.D RATIO (Incl POU)
1	BOKARO	220	442,487	133,074	30.07%	508,878	157,269	30.91%	1,484,232	640,351	43.14%	2,435,596	930,694	38.21%	525,734.38	1,456,429	59.80%
2	CHATRA	68	212,760	80,165	37.68%	275,426	70,191	25.48%	1,103	5,726	518.97%	489,289	156,082	31.90%	31.91	156,114	31.91%
3	DEOGHAR	145	282,379	107,150	37.95%	112,596	46,479	41.28%	704,868	283,572	40.23%	1,099,843	437,200	39.75%	-678.06	436,522	39.69%
4	DHANBAD	307	521,108	127,145	24.40%	438,543	201,923	46.04%	3,336,383	1,284,667	38.50%	4,296,034	1,613,735	37.56%	161,363.76	1,775,099	41.32%
5	DUMKA	119	273,118	95,952	35.13%	335,896	132,558	39.46%	5,742	3,493	60.83%	614,756	232,002	37.74%	20.55	232,023	37.74%
6	EAST SINGHBHUM	347	332,841	153,263	46.05%	632,077	204,499	32.35%	3,337,921	2,136,706	64.01%	4,302,839	2,494,468	57.97%	674,850.80	3,169,319	73.66%
7	GARHWA	99	170,201	77,269	45.40%	220,936	95,855	43.39%	1,317	2,257	171.41%	392,453	175,381	44.69%	27,302.77	202,684	51.65%
8	GIRIDIH	181	655,447	213,758	32.61%	56,101	13,086	23.33%	402,036	281,763	70.08%	1,113,585	508,608	45.67%	5,297.61	513,905	46.15%
9	GODDA	102	282,169	110,236	39.07%	290,377	99,875	34.40%	1,151	2,755	239.41%	573,697	212,867	37.10%	69,033.80	281,900	49.14%
10	GUMLA	83	172,815	52,989	30.66%	248,445	83,325	33.54%	2,768	3,640	131.49%	424,028	139,954	33.01%	21.40	139,975	33.01%
11	HAZARIBAGH	181	445,646	170,063	38.16%	180,728	103,388	57.21%	841,060	392,452	46.66%	1,467,433	665,902	45.38%	4,916.93	670,819	45.71%
12	JAMTARA	68	144,252	48,348	33.52%	190,965	53,474	28.00%	-	1,414		335,217	103,235	30.80%	2.03	103,238	30.80%
13	KHUNTI	52	115,072	48,333	42.00%	134,452	55,733	41.45%	4,298	3,979	92.57%	253,822	108,045	42.57%	42.11	108,087	42.58%
14	KODERMA	65	168,139	56,228	33.44%	316,238	143,779	45.47%	2,565	9,669	376.92%	486,942	209,676	43.06%	3,832.84	213,509	43.85%
15	LATEHAR	56	120,967	52,978	43.80%	166,351	68,118	40.95%	-	3,285		287,318	124,381	43.29%	2.24	124,383	43.29%
16	LOHARDAGA	46	71,530	38,880	54.35%	156,545	65,207	41.65%	1,988	2,095	105.43%	230,062	106,182	46.15%	-	106,182	46.15%
17	PAKUR	61	112,878	58,129	51.50%	187,691	85,223	45.41%	-	2,605		300,569	145,957	48.56%	9.02	145,966	48.56%
18	PALAMU	138	304,378	135,052	44.37%	591,654	212,883	35.98%	-	7,823		896,032	355,758	39.70%	22,629.16	378,387	42.23%
19	RAMGARH	115	248,312	93,783	37.77%	744,342	314,758	42.29%	460	15,774	3429.46%	993,114	424,315	42.73%	45,167.61	469,482	47.27%
20	RANCHI	510	702,778	514,523	73.21%	349,850	145,949	41.72%	8,412,376	4,006,088	47.62%	9,465,005	4,666,560	49.30%	85,440.16	4,752,000	50.21%
21	SAHIBGANJ	78	129,986	55,203	42.47%	267,531	100,255	37.47%	-	2,579		397,517	158,037	39.76%	200.73	158,238	39.81%
22	SERAIKELA-KHARSAWAN	127	336,634	190,680	56.64%	101,198	39,910	39.44%	273,767	251,440	91.84%	711,599	482,030	67.74%	6,335.39	488,366	68.63%
23	SIMDEGA	53	105,154	29,197	27.77%	121,068	38,839	32.08%	-	1,850		226,223	69,885	30.89%	98.01	69,983	30.94%
24	WEST SINGHBHUM	136	232,182	95,217	41.01%	3,459,710	346,277	10.01%	104,869	46,246	44.10%	3,796,760	487,740	12.85%	400,112.31	887,853	23.38%
GRAND TOTAL		3,357	6,583,234	2,737,613	41.58%	10,087,596	2,878,852	28.54%	18,918,905	9,392,230	49.64%	35,589,735	15,008,695	42.17%	2,031,767.44	17,040,463	47.88%
															RIDF	788,109	
															STATE BANK OF INDIA (SDF)	366,724	51.13%
															TOTAL ADVANCES	18,195,296	

SOURCE: SLBC PORTAL