

**STATE LEVEL BANKERS' COMMITTEE - JHARKHAND**  
**CONVENOR : BANK OF INDIA**  
**OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE**

AS ON 31st MARCH 2023

Annexure - 1 (A) [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                  | 1,780,261.05        | 534,611.60          | 30.03%          | 3,298,221.48        | 799,345.30          | 24.24%         | 4,735,656.73         | 1,827,563.68        | 38.59%        | 9,814,139.26         | 3,161,520.59         | 32.21%         |
| 2                                      | BANK OF INDIA                        | 1,738,440.07        | 506,137.71          | 29.11%          | 1,066,037.23        | 251,241.22          | 23.57%         | 2,172,539.41         | 524,738.56          | 24.15%        | 4,977,016.70         | 1,282,117.49         | 25.76%         |
| 3                                      | INDIAN BANK                          | 268,001.77          | 61,960.70           | 23.12%          | 304,275.64          | 64,377.10           | 21.16%         | 720,599.01           | 224,578.61          | 31.17%        | 1,292,876.42         | 350,916.41           | 27.14%         |
| <b>A</b>                               | <b>SUB TOTAL</b>                     | <b>3,786,702.89</b> | <b>1,102,710.02</b> | <b>29.12%</b>   | <b>4,668,534.35</b> | <b>1,114,963.63</b> | <b>23.88%</b>  | <b>7,628,795.15</b>  | <b>2,576,880.84</b> | <b>33.78%</b> | <b>16,084,032.38</b> | <b>4,794,554.49</b>  | <b>29.81%</b>  |
| <b>OTHER PUBLIC SECTOR BANKS</b>       |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| 4                                      | CENTRAL BANK OF INDIA                | 116,542.94          | 38,394.54           | 32.94%          | 116,961.18          | 29,836.70           | 25.51%         | 370,198.07           | 238,759.28          | 64.50%        | 603,702.20           | 306,990.52           | 50.85%         |
| 5                                      | PUNJAB NATIONAL BANK                 | 266,465.66          | 66,132.57           | 24.82%          | 378,216.09          | 95,702.18           | 25.30%         | 1,185,703.94         | 398,598.35          | 33.62%        | 1,830,385.68         | 560,433.11           | 30.62%         |
| 6                                      | CANARA BANK                          | 156,824.34          | 69,530.20           | 44.34%          | 1,901,526.93        | 84,601.15           | 4.45%          | 1,018,768.92         | 447,045.59          | 43.88%        | 3,077,120.19         | 601,176.93           | 19.54%         |
| 7                                      | UNION BANK OF INDIA                  | 123,456.06          | 34,180.32           | 27.69%          | 204,758.79          | 60,946.41           | 29.76%         | 852,040.88           | 276,150.05          | 32.41%        | 1,180,255.73         | 371,276.78           | 31.46%         |
| 8                                      | UCO BANK                             | 83,896.70           | 13,899.50           | 16.57%          | 119,869.43          | 27,567.42           | 23.00%         | 279,324.62           | 73,626.84           | 26.36%        | 483,090.75           | 115,093.75           | 23.82%         |
| 9                                      | BANK OF BARODA                       | 81,159.32           | 29,083.82           | 35.84%          | 203,349.32          | 75,209.40           | 36.99%         | 700,862.62           | 273,593.96          | 39.04%        | 985,371.26           | 377,887.18           | 38.35%         |
| 10                                     | INDIAN OVERSEAS BANK                 | 53,576.17           | 17,120.25           | 31.95%          | 28,375.00           | 11,777.04           | 41.50%         | 198,669.92           | 68,743.70           | 34.60%        | 280,621.09           | 97,640.98            | 34.79%         |
| 11                                     | PUNJAB AND SINDH BANK                | 3,524.59            | 2,144.37            | 60.84%          | 12,839.26           | 4,072.22            | 31.72%         | 135,950.42           | 28,877.02           | 21.24%        | 152,314.27           | 35,093.61            | 23.04%         |
| 12                                     | BANK OF MAHARASHTRA                  | 269.95              | 535.12              | 198.23%         | 6,164.33            | 3,166.12            | 51.36%         | 39,916.15            | 27,035.21           | 67.73%        | 46,350.44            | 30,736.45            | 66.31%         |
| <b>B</b>                               | <b>SUB TOTAL</b>                     | <b>885,715.73</b>   | <b>271,020.70</b>   | <b>30.60%</b>   | <b>2,972,060.32</b> | <b>392,878.63</b>   | <b>13.22%</b>  | <b>4,781,435.56</b>  | <b>1,832,430.00</b> | <b>38.32%</b> | <b>8,639,211.61</b>  | <b>2,496,329.33</b>  | <b>28.90%</b>  |
| <b>PRIVATE BANKS</b>                   |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| 13                                     | IDBI BANK LTD                        | 23,645.53           | 15,172.50           | 64.17%          | 147,502.72          | 40,940.96           | 27.76%         | 352,507.26           | 120,449.26          | 34.17%        | 523,655.51           | 176,562.72           | 33.72%         |
| 14                                     | IDFC FIRST BANK LIMITED              | -                   | 34.28               | -               | -                   | -                   | -              | 49,178.05            | 58,468.75           | 118.89%       | 49,178.05            | 58,503.03            | 118.96%        |
| 15                                     | FEDERAL BANK LTD                     | -                   | -                   | -               | 9,312.73            | 3,313.01            | 35.58%         | 67,826.46            | 24,422.31           | 36.01%        | 77,139.19            | 27,735.32            | 35.95%         |
| 16                                     | HDFC BANK LTD                        | 25,399.74           | 24,391.96           | 96.03%          | 211,578.24          | 165,879.58          | 78.40%         | 1,355,943.99         | 682,373.29          | 50.32%        | 1,592,921.97         | 872,644.82           | 54.78%         |
| 17                                     | ICICI BANK LTD                       | 14,842.10           | 6,616.32            | 44.58%          | 177,454.94          | 94,095.95           | 53.03%         | 705,278.75           | 674,386.81          | 95.62%        | 897,575.79           | 775,099.08           | 86.35%         |
| 18                                     | KARNATAKA BANK LTD                   | -                   | -                   | -               | -                   | -                   | -              | 14,133.69            | 24,326.30           | 172.12%       | 14,133.69            | 24,326.30            | 172.12%        |
| 19                                     | AXIS BANK LTD                        | 21,607.83           | 8,268.11            | 38.26%          | 169,511.39          | 80,788.20           | 47.66%         | 641,639.72           | 380,619.99          | 59.32%        | 832,758.95           | 469,676.30           | 56.40%         |
| 20                                     | INDUSIND BANK                        | 9,067.76            | 227,068.74          | 2504.13%        | 18,448.49           | 59,851.38           | 324.42%        | 198,375.74           | 152,895.16          | 77.07%        | 225,891.99           | 439,815.28           | 194.70%        |
| 21                                     | JAMMU & KASHMIR BANK LTD             | -                   | -                   | -               | -                   | -                   | -              | 3,072.32             | 1,766.15            | 57.49%        | 3,072.32             | 1,766.15             | 57.48%         |
| 22                                     | YES BANK                             | -                   | -                   | -               | -                   | -                   | -              | 92,007.64            | 67,756.10           | 73.64%        | 92,007.64            | 67,756.10            | 73.64%         |
| 23                                     | KOTAK MAHENDRA BANK LTD              | 2,284.75            | 3,191.01            | 139.67%         | 5,350.56            | 217.69              | 4.07%          | 84,030.80            | 68,961.43           | 82.07%        | 91,666.11            | 72,370.14            | 78.95%         |
| 24                                     | SOUTH INDIAN BANK LTD                | -                   | -                   | -               | -                   | -                   | -              | 20,825.27            | 1,997.41            | 9.59%         | 20,825.27            | 1,997.41             | 9.59%          |
| 25                                     | DBS BANK                             | -                   | -                   | -               | -                   | -                   | -              | 2,888.66             | 746.42              | 25.84%        | 2,888.66             | 746.42               | 25.84%         |
| 26                                     | KARUR VYSYA BANK                     | -                   | -                   | -               | -                   | -                   | -              | 2,447.11             | 1,330.38            | 54.37%        | 2,447.11             | 1,330.38             | 54.37%         |
| 27                                     | BANDHAN BANK                         | 12,215.47           | 41,685.70           | 341.25%         | 47,417.43           | 68,667.50           | 144.81%        | 139,951.67           | 57,013.19           | 40.74%        | 199,584.57           | 167,366.39           | 83.86%         |
| <b>C</b>                               | <b>SUB TOTAL</b>                     | <b>109,063.17</b>   | <b>326,428.63</b>   | <b>299.30%</b>  | <b>786,576.51</b>   | <b>513,754.27</b>   | <b>65.32%</b>  | <b>3,730,107.15</b>  | <b>2,317,512.96</b> | <b>62.13%</b> | <b>4,625,746.83</b>  | <b>3,157,695.85</b>  | <b>68.26%</b>  |
| <b>A+B+C</b>                           | <b>TOTAL COMMERCIAL BANK</b>         | <b>4,781,481.79</b> | <b>1,700,159.35</b> | <b>35.56%</b>   | <b>8,427,171.17</b> | <b>2,021,596.52</b> | <b>23.99%</b>  | <b>16,140,337.86</b> | <b>6,726,823.80</b> | <b>41.68%</b> | <b>29,348,990.82</b> | <b>10,448,579.67</b> | <b>35.60%</b>  |
| <b>REGIONAL RURAL BANKS</b>            |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| <b>D</b>                               | <b>JHARKHAND RAJYA GRAMIN BANK</b>   | <b>705,834.10</b>   | <b>361,616.84</b>   | <b>51.23%</b>   | <b>188,534.25</b>   | <b>80,482.09</b>    | <b>42.69%</b>  | <b>59,371.32</b>     | <b>47,746.47</b>    | <b>80.42%</b> | <b>953,739.66</b>    | <b>489,845.40</b>    | <b>51.36%</b>  |
| <b>COOPERATIVE BANKS</b>               |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| 29                                     | DHANBAD CENTRAL CO-OP.BANK           | 11,315.68           | 1,261.54            | 11.15%          | -                   | -                   | -              | 13,557.25            | 4,141.28            | 13.12%        | 42,872.93            | 5,402.82             | 12.60%         |
| 30                                     | JHARKHAND STATE COOPERATIVE BANK LTD | 64,583.61           | 9,201.78            | 14.25%          | 17,421.69           | 3,108.12            | 17.84%         | 30,338.31            | 63,508.64           | 48.73%        | 212,343.61           | 75,818.54            | 35.71%         |
| <b>E</b>                               | <b>SUB TOTAL</b>                     | <b>75,899.29</b>    | <b>10,463.32</b>    | <b>13.79%</b>   | <b>17,421.69</b>    | <b>3,108.12</b>     | <b>17.84%</b>  | <b>161,895.56</b>    | <b>67,649.92</b>    | <b>41.79%</b> | <b>255,216.54</b>    | <b>81,221.36</b>     | <b>31.82%</b>  |
| <b>SMALL FINANCE BANKS</b>             |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| 31                                     | ESAF SMALL FINANCE BANK LIMITED      | 999.77              | 1,339.90            | 134.02%         | 497.63              | 4,015.51            | 806.93%        | 8,779.14             | 13,120.45           | 149.45%       | 10,276.54            | 18,475.86            | 179.79%        |
| 32                                     | UJJWAN SMALL FINANCE BANK            | -                   | -                   | -               | 5,071.34            | 15,203.52           | 299.79%        | 38,242.66            | 41,239.38           | 107.84%       | 43,314.01            | 56,442.90            | 130.31%        |
| 33                                     | UTKARSH SMALL FINANCE BANK LIMITED   | 1,667.24            | 36,290.62           | 2176.69%        | 5,363.57            | 36,140.00           | 673.80%        | 55,739.19            | 14,742.09           | 26.45%        | 62,770.00            | 87,172.71            | 138.88%        |
| 34                                     | JANA SMALL FINANCE BANK              | 41.53               | 1,257.17            | 3027.41%        | 231.58              | 1,617.75            | 698.58%        | 41,052.94            | 20,600.75           | 50.18%        | 41,326.04            | 23,475.66            | 56.81%         |
| 35                                     | AU SMALL FINANCE BANK                | -                   | -                   | -               | -                   | -                   | -              | 8,171.08             | -                   | 0.00%         | 8,171.08             | -                    | 0.00%          |
| <b>G</b>                               | <b>SUB TOTAL</b>                     | <b>2,708.53</b>     | <b>38,887.68</b>    | <b>1435.75%</b> | <b>11,164.12</b>    | <b>56,976.79</b>    | <b>510.36%</b> | <b>143,813.94</b>    | <b>89,702.67</b>    | <b>62.37%</b> | <b>165,857.66</b>    | <b>185,567.13</b>    | <b>111.88%</b> |
| <b>PAYMENT BANKS</b>                   |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      |                      |                |
| 1                                      | AIRTEL PAYMENTS BANK                 | 2,428.93            | -                   | 0.00%           | 366.39              | -                   | 0.00%          | 195.89               | -                   | 0.00%         | 2,991.21             | -                    | 0.00%          |
| 2                                      | FINO PAYMENTS BANK                   | -                   | -                   | -               | -                   | -                   | -              | -                    | -                   | -             | -                    | -                    | -              |
| 3                                      | INDIA POST PAYMENTS BANK             | -                   | -                   | -               | 8,033.29            | -                   | 0.00%          | 6,579.20             | -                   | 0.00%         | 14,612.49            | -                    | 0.00%          |
| <b>H</b>                               | <b>SUB TOTAL</b>                     | <b>2,428.93</b>     | <b>-</b>            | <b>0.00%</b>    | <b>8,399.68</b>     | <b>-</b>            | <b>0.00%</b>   | <b>6,775.09</b>      | <b>-</b>            | <b>0.00%</b>  | <b>17,603.70</b>     | <b>-</b>             | <b>0.00%</b>   |
| <b>GRAND TOTAL - (A+B+C+D+E+F+G+H)</b> |                                      | <b>5,568,352.63</b> | <b>2,111,127.19</b> | <b>37.91%</b>   | <b>8,652,690.91</b> | <b>2,162,163.52</b> | <b>24.99%</b>  | <b>16,512,193.76</b> | <b>6,931,922.85</b> | <b>41.98%</b> | <b>30,741,408.38</b> | <b>11,205,213.56</b> | <b>36.45%</b>  |
| <b>RIDF</b>                            |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      | <b>762,997.00</b>    |                |
| <b>AS PER PLACE OF UTILIZATION</b>     |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      | <b>1,886,343.91</b>  | <b>45.07%</b>  |
| <b>TOTAL</b>                           |                                      |                     |                     |                 |                     |                     |                |                      |                     |               |                      | <b>13,854,554.47</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 MARCH 2023

Annexure - 1 (B) [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              | 373,396.08          | 106,490.82          | 28.52%        | 438,844.88          | 142,939.81          | 32.57%        | 1,307,761.81         | 524,114.68          | 40.08%        | 2,120,002.77         | 773,545.31           | 36.49%        |
| 2                  | CHATRA              | 180,394.85          | 59,744.62           | 33.12%        | 238,749.74          | 53,912.33           | 22.58%        | 825.05               | 3,640.25            | 441.22%       | 419,969.64           | 117,297.21           | 27.93%        |
| 3                  | DEOGHAR             | 231,134.12          | 83,618.59           | 36.18%        | 90,080.30           | 35,141.13           | 39.01%        | 589,977.05           | 206,857.33          | 35.06%        | 911,191.47           | 325,617.05           | 35.74%        |
| 4                  | DHANBAD             | 465,130.10          | 94,768.21           | 20.37%        | 401,592.74          | 130,665.35          | 32.54%        | 2,829,094.54         | 1,028,078.93        | 36.34%        | 3,695,817.38         | 1,253,512.49         | 33.92%        |
| 5                  | DUMKA               | 226,957.84          | 76,314.92           | 33.63%        | 297,691.01          | 100,311.28          | 33.70%        | 4,537.16             | 3,524.10            | 77.67%        | 529,186.01           | 180,150.29           | 34.04%        |
| 6                  | EAST SINGHBHUM      | 287,090.38          | 97,572.43           | 33.99%        | 581,816.06          | 154,403.23          | 26.54%        | 2,833,836.10         | 1,564,096.20        | 55.19%        | 3,702,742.55         | 1,816,071.86         | 49.05%        |
| 7                  | GARHWA              | 146,194.51          | 63,557.82           | 43.47%        | 185,390.08          | 75,120.04           | 40.52%        | -                    | 1,335.82            |               | 331,584.59           | 140,013.67           | 42.23%        |
| 8                  | GIRIDIH             | 560,451.95          | 153,773.49          | 27.44%        | 43,895.62           | 9,368.58            | 21.34%        | 346,741.56           | 198,061.18          | 57.12%        | 951,089.13           | 361,203.24           | 37.98%        |
| 9                  | GODDA               | 236,613.46          | 85,773.88           | 36.25%        | 237,014.58          | 80,105.16           | 33.80%        | -                    | 1,176.35            |               | 473,628.04           | 167,055.38           | 35.27%        |
| 10                 | GUMLA               | 143,444.73          | 40,461.80           | 28.21%        | 215,238.35          | 62,762.13           | 29.16%        | 2,412.62             | 2,559.82            | 106.10%       | 361,095.70           | 105,783.76           | 29.30%        |
| 11                 | HAZARIBAGH          | 373,285.00          | 127,922.37          | 34.27%        | 137,289.60          | 78,537.17           | 57.21%        | 686,189.31           | 303,585.27          | 44.24%        | 1,196,763.92         | 510,044.81           | 42.62%        |
| 12                 | JAMTARA             | 119,439.55          | 38,652.76           | 32.36%        | 165,584.85          | 44,098.72           | 26.63%        | -                    | 1,341.31            |               | 285,024.40           | 84,092.78            | 29.50%        |
| 13                 | KHUNTI              | 91,612.73           | 38,332.74           | 41.84%        | 115,166.17          | 43,645.54           | 37.90%        | 2,933.03             | 2,444.10            | 83.33%        | 209,711.93           | 84,422.38            | 40.26%        |
| 14                 | KODERMA             | 150,064.57          | 47,970.76           | 31.97%        | 266,867.87          | 109,060.31          | 40.87%        | 1,397.79             | 5,460.54            | 390.66%       | 418,330.24           | 162,491.62           | 38.84%        |
| 15                 | LATEHAR             | 104,413.97          | 40,567.12           | 38.85%        | 129,252.09          | 49,490.44           | 38.29%        | -                    | 2,029.66            |               | 233,666.05           | 92,087.22            | 39.41%        |
| 16                 | LOHARDAGA           | 58,219.73           | 30,233.46           | 51.93%        | 131,724.92          | 54,879.94           | 41.66%        | 1,089.87             | 1,775.01            | 162.86%       | 191,034.53           | 86,888.41            | 45.48%        |
| 17                 | PAKUR               | 91,342.64           | 45,426.41           | 49.73%        | 138,111.05          | 70,232.30           | 50.85%        | -                    | 1,109.19            |               | 229,453.69           | 116,767.90           | 50.89%        |
| 18                 | PALAMU              | 261,220.63          | 117,716.70          | 45.06%        | 504,235.23          | 176,235.37          | 34.95%        | -                    | 5,345.07            |               | 765,455.86           | 299,297.14           | 39.10%        |
| 19                 | RAMGARH             | 204,990.80          | 72,940.35           | 35.58%        | 632,861.46          | 254,668.28          | 40.24%        | 906.28               | 15,494.20           | 1709.65%      | 838,758.54           | 343,102.83           | 40.91%        |
| 20                 | RANCHI              | 568,055.65          | 414,675.99          | 73.00%        | 287,133.83          | 112,671.85          | 39.24%        | 7,575,642.58         | 2,821,147.41        | 37.24%        | 8,430,832.07         | 3,348,495.24         | 39.72%        |
| 21                 | SAHIBGANJ           | 116,075.18          | 43,916.79           | 37.83%        | 237,961.18          | 82,591.25           | 34.71%        | -                    | 1,875.45            |               | 354,036.35           | 128,383.48           | 36.26%        |
| 22                 | SERAIKELA-KHARSAWAN | 292,143.09          | 135,257.43          | 46.30%        | 82,757.57           | 33,089.07           | 39.98%        | 244,509.41           | 196,350.77          | 80.30%        | 619,410.07           | 364,697.26           | 58.88%        |
| 23                 | SIMDEGA             | 89,182.65           | 21,378.46           | 23.97%        | 101,103.14          | 30,684.37           | 30.35%        | -                    | 1,098.23            |               | 190,285.79           | 53,161.06            | 27.94%        |
| 24                 | WEST SINGHBHUM      | 197,498.41          | 74,059.27           | 37.50%        | 2,992,328.60        | 177,549.89          | 5.93%         | 92,510.67            | 39,421.99           | 42.61%        | 3,282,337.68         | 291,031.16           | 8.87%         |
| <b>GRAND TOTAL</b> |                     | <b>5,568,352.63</b> | <b>2,111,127.19</b> | <b>37.91%</b> | <b>8,652,690.91</b> | <b>2,162,163.52</b> | <b>24.99%</b> | <b>16,520,364.84</b> | <b>6,931,922.85</b> | <b>41.96%</b> | <b>30,741,408.38</b> | <b>11,205,213.56</b> | <b>36.45%</b> |

SOURCE: SLBC PORTAL