

# STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON 31st MARCH 2024

Annexure - 1 (A)

Amt in Lakhs

Sl No	BANK NAME	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																
<b>LEAD BANKS</b>																													
1	STATE BANK OF INDIA	2,009,506.28	627,632.55	31.23%	3,600,387.09	983,190.76	27.31%	5,298,202.13	2,133,473.86	40.27%	10,908,095.49	3,744,297.18	34.33%	774,680.00	4518977.18	41.43%													
2	BANK OF INDIA	1,925,368.21	592,624.95	30.78%	1,180,746.28	287,431.20	24.34%	2,302,668.34	555,592.52	24.13%	5,408,782.83	1,435,648.66	26.54%	878,976.00	2314624.66	42.79%													
3	INDIAN BANK	305,861.51	72,486.23	23.70%	325,962.34	68,673.19	21.07%	802,622.54	229,959.17	28.65%	1,434,446.39	371,118.58	25.87%	-1,028.00	370090.58	25.80%													
<b>A</b>	<b>SUB TOTAL</b>	<b>4,240,736.00</b>	<b>1,292,743.73</b>	<b>30.48%</b>	<b>5,107,095.70</b>	<b>1,339,295.15</b>	<b>26.22%</b>	<b>8,403,493.01</b>	<b>2,919,025.56</b>	<b>34.74%</b>	<b>17,751,324.72</b>	<b>5,551,064.43</b>	<b>31.27%</b>	<b>1,652,628.00</b>	<b>7,203,692.43</b>	<b>40.58%</b>													
<b>OTHER PUBLIC SECTOR BANKS</b>																													
4	CENTRAL BANK OF INDIA	131,024.90	46,781.04	35.70%	129,064.20	34,990.44	27.11%	385,627.31	282,768.48	73.33%	645,716.41	364,539.96	56.46%	0.00	364539.96	56.46%													
5	PUNJAB NATIONAL BANK	304,957.36	73,641.57	24.15%	400,814.41	102,793.15	25.65%	1,221,846.82	445,174.07	36.43%	1,927,618.58	621,608.79	32.25%	0.00	621608.79	32.25%													
6	CANARA BANK	183,283.57	82,149.54	44.82%	1,884,322.33	91,251.81	4.84%	989,671.07	583,675.31	58.98%	3,057,276.97	757,076.65	24.76%	470000.00	1227076.65	40.14%													
7	UNION BANK OF INDIA	140,250.81	40,899.65	29.16%	231,607.23	71,300.39	30.79%	974,750.86	311,965.93	32.00%	1,346,608.90	424,165.97	31.50%	79524.00	503689.97	37.40%													
8	UCO BANK	94,597.72	16,088.87	17.01%	129,598.64	31,321.24	24.17%	291,986.15	99,393.99	34.04%	516,182.50	146,804.10	28.44%	0.00	146804.10	28.44%													
9	BANK OF BARODA	91,078.55	39,421.71	43.28%	234,864.25	90,384.09	38.48%	775,775.65	308,971.85	39.83%	1,101,718.45	438,777.65	39.83%	0.00	438777.65	39.83%													
10	INDIAN OVERSEAS BANK	63,904.61	19,571.94	30.63%	32,463.96	12,992.95	40.02%	215,418.81	79,111.78	36.72%	311,787.38	111,676.67	35.82%	0.00	111676.67	35.82%													
11	PUNJAB AND SINDH BANK	4,157.79	2,541.07	61.12%	11,797.06	4,066.01	34.47%	62,527.71	30,481.59	36.93%	98,482.56	37,088.67	37.66%	0.00	37088.67	37.66%													
12	BANK OF MAHARASHTRA	330.46	630.03	190.65%	12,632.25	8,385.68	66.38%	63,493.72	47,399.17	74.65%	76,456.44	56,414.88	73.79%	0.00	56414.88	73.79%													
<b>B</b>	<b>SUB TOTAL</b>	<b>1,013,585.77</b>	<b>321,725.41</b>	<b>31.74%</b>	<b>3,067,164.33</b>	<b>447,485.75</b>	<b>14.59%</b>	<b>5,001,098.09</b>	<b>2,188,942.18</b>	<b>43.77%</b>	<b>9,081,848.19</b>	<b>2,958,153.34</b>	<b>32.57%</b>	<b>549,524.00</b>	<b>3,507,677.34</b>	<b>38.62%</b>													
<b>PRIVATE BANKS</b>																													
13	IDBI BANK LTD	27,644.29	16,691.15	60.38%	155,416.55	43,485.32	27.98%	354,236.53	124,172.31	35.05%	537,297.36	184,348.77	34.31%	0.00	184348.77	34.31%													
14	IDFC FIRST BANK LIMITED	-	3,589.25	-	-	-	-	80,593.19	98,002.66	121.60%	80,593.19	101,591.91	126.06%	0.00	101591.91	126.06%													
15	FEDERAL BANK LTD	-	-	-	10,868.19	3,542.78	32.60%	80,418.94	43,030.42	53.51%	91,287.13	46,573.20	51.02%	0.00	46573.20	51.02%													
16	HDFC BANK LTD	34,668.87	39,383.98	113.60%	264,829.35	202,955.78	76.64%	1,858,937.79	920,898.77	49.54%	2,158,436.02	1,163,238.53	53.89%	0.00	1163238.53	53.89%													
17	ICICI BANK LTD	21,284.07	10,058.93	47.26%	193,722.06	116,110.87	59.94%	827,747.62	774,745.13	93.60%	1,042,753.76	900,914.93	86.40%	0.00	900914.93	86.40%													
18	KARNATAKA BANK LTD	-	-	-	-	-	-	14,833.67	20,244.87	136.48%	14,833.67	20,244.87	136.48%	0.00	20244.87	136.48%													
19	AXIS BANK LTD	22,579.16	14,685.95	65.04%	186,943.75	122,358.19	65.45%	703,158.52	436,682.63	62.10%	912,681.43	573,726.77	62.86%	0.00	573726.77	62.86%													
20	INDUSIND BANK	11,613.64	279,575.82	2407.31%	21,208.60	73,841.51	348.17%	196,478.28	198,073.79	100.81%	229,300.52	551,491.12	240.51%	0.00	551491.12	240.51%													
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	3,635.43	2,240.55	61.63%	3,635.43	2,240.55	61.63%	0.00	2240.55	61.63%													
22	YES BANK	-	-	-	-	-	-	122,909.01	76,839.85	62.52%	122,909.01	76,839.85	62.52%	0.00	76839.85	62.52%													
23	KOTAK MAHENDRA BANK LTD	3,551.37	4,049.30	114.02%	7,349.68	7,822.38	106.43%	110,159.14	108,633.70	98.62%	121,060.18	120,505.38	99.54%	0.00	120505.38	99.54%													
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	22,646.56	2,168.51	9.58%	22,646.56	2,168.51	9.58%	0.00	2168.51	9.58%													
25	DBS BANK	-	-	-	-	-	-	3,576.42	617.27	17.26%	3,576.42	617.27	17.26%	0.00	617.27	17.26%													
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,479.59	2,495.12	100.63%	2,479.59	2,495.12	100.63%	0.00	2495.12	100.63%													
27	BANDHAN BANK	15,205.44	58,442.72	384.35%	66,592.67	74,370.84	111.68%	206,781.84	63,600.10	30.76%	288,579.95	196,413.66	68.06%	0.00	196413.66	68.06%													
<b>C</b>	<b>SUB TOTAL</b>	<b>136,546.84</b>	<b>426,477.10</b>	<b>312.33%</b>	<b>906,930.84</b>	<b>644,487.66</b>	<b>71.06%</b>	<b>4,588,592.53</b>	<b>2,872,445.68</b>	<b>62.60%</b>	<b>5,632,070.22</b>	<b>3,943,410.44</b>	<b>70.02%</b>	-	3943410.44	70.02%													
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>5,390,868.61</b>	<b>2,040,946.24</b>	<b>37.86%</b>	<b>9,081,190.87</b>	<b>2,431,268.55</b>	<b>26.77%</b>	<b>17,993,183.63</b>	<b>7,980,413.41</b>	<b>44.35%</b>	<b>32,465,243.12</b>	<b>12,452,628.21</b>	<b>38.36%</b>	<b>2,202,152.00</b>	<b>14,654,780.21</b>	<b>45.14%</b>													
<b>REGIONAL RURAL BANKS</b>																													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	783,415.60	426,196.01	54.40%	201,292.80	95,825.03	47.60%	63,142.70	65,777.87	104.17%	1,047,851.10	587,798.91	56.10%	0.00	587798.91	56.10%													
<b>COOPERATIVE BANKS</b>																													
29	DHANBAD CENTRAL CO-OP.BANK	11,826.68	1,202.34	10.17%	-	-	-	34,195.12	4,714.61	13.79%	46,021.79	5,916.95	12.86%	0.00	5916.95	12.86%													
30	JHARKHAND STATE COOPERATIVE BANK LTD	72,133.08	10,191.71	14.13%	19,717.81	3,464.65	17.57%	148,867.55	97,940.33	65.79%	240,718.44	111,596.69	46.36%	0.00	111596.69	46.36%													
<b>E</b>	<b>SUB TOTAL</b>	<b>83,959.76</b>	<b>11,394.05</b>	<b>13.57%</b>	<b>19,717.81</b>	<b>3,464.65</b>	<b>17.57%</b>	<b>183,062.67</b>	<b>102,654.93</b>	<b>56.08%</b>	<b>286,740.23</b>	<b>117,513.64</b>	<b>40.98%</b>	-	117513.64	40.98%													
<b>SMALL FINANCE BANKS</b>																													
31	ESAF SMALL FINANCE BANK LIMITED	1,394.54	1,282.72	91.98%	1,395.26	3,715.24	266.28%	17,892.63	11,737.33	65.60%	20,682.43	16,735.29	80.92%	0.00	16735.29	80.92%													
32	UJJIVAN SMALL FINANCE BANK	496.07	3,370.90	679.53%	5,572.22	19,109.63	342.94%	47,197.53	49,176.81	104.19%	53,265.81	71,657.34	134.53%	71657.34	143314.68	269.06%													
33	UTKARSH SMALL FINANCE BANK LIMITED	1,891.85	44,835.62	2369.94%	6,337.92	39,766.19	627.43%	78,673.00	18,958.24	24.10%	86,902.77	103,560.06	119.17%	0.00	103560.06	119.17%													
34	JANA SMALL FINANCE BANK	39.89	1,260.18	3158.77%	333.05	1,544.61	463.78%	100,476.69	25,262.44	25.14%	100,849.63	28,067.22	27.83%	0.00	28067.22	27.83%													
35	AU SMALL FINANCE BANK	-	-	-	-	-	-	20,367.83	15.32	0.08%	20,367.83	15.32	0.08%	0.00	15.32	0.08%													
<b>G</b>	<b>SUB TOTAL</b>	<b>3,822.35</b>	<b>50,749.42</b>	<b>63.00%</b>	<b>13,638.45</b>	<b>64,135.67</b>	<b>17.00%</b>	<b>264,607.68</b>	<b>105,150.14</b>	<b>2.19%</b>	<b>282,068.48</b>	<b>220,035.22</b>	<b>78.01%</b>	<b>71,657.34</b>	<b>291,692.56</b>	<b>103.41%</b>													
<b>PAYMENT BANKS</b>																													
1	AIRTEL PAYMENTS BANK	5,818.11	-	0.00%	828.41	-	0.00%	322.16	-	0.00%	6,968.68	-	0.00%	0.00	0.00	0.00%													
2	FINO PAYMENTS BANK	73.04	-	0.00%	-	-	-	-	-	-	73.04	-	0.00%	0.00	0.00	0.00%													
3	INDIA POST PAYMENTS BANK	-	-	-	20,975.89	-	0.00%	6,551.85	-	0.00%	27,527.74	-	0.00%	0.00	0.00	0.00%													
<b>H</b>	<b>SUB TOTAL</b>	<b>5,891.15</b>	<b>-</b>	<b>0.00%</b>	<b>21,804.31</b>	<b>-</b>	<b>0.00%</b>	<b>6,874.01</b>	<b>-</b>	<b>0.00%</b>	<b>34,569.47</b>	<b>-</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00%</b>													
<b>GRAND TOTAL- (A+B+C+D+E+F+G+H)</b>														<b>6,267,957.46</b>	<b>2,529,285.72</b>	<b>40.35%</b>	<b>9,337,644.24</b>	<b>2,594,693.90</b>	<b>27.79%</b>	<b>18,510,870.70</b>	<b>8,253,996.36</b>	<b>44.59%</b>	<b>34,116,472.40</b>	<b>13,377,975.98</b>	<b>39.21%</b>	<b>2,273,809.34</b>	<b>15,651,785.32</b>	<b>45.88%</b>	
														<b>RIDF</b>	<b>805,164.00</b>														
														<b>TOTAL</b>	<b>16,456,949.32</b>														<b>48.24%</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 31st MARCH 2024

[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	416,763.76	121,981.10	29.27%	495,867.60	153,090.06	30.87%	1,447,377.39	601,235.31	41.54%	2,360,008.75	876,306.47	37.13%
2	CHATRA	201,876.12	70,622.00	34.98%	259,808.97	64,465.40	24.81%	1,071.13	5,229.24	488.20%	462,756.22	140,316.64	30.32%
3	DEOGHAR	269,168.19	98,775.85	36.70%	104,029.18	41,950.44	40.33%	670,179.36	251,429.92	37.52%	1,043,376.72	392,156.22	37.59%
4	DHANBAD	501,620.72	115,144.16	22.95%	418,788.03	153,758.08	36.72%	3,144,403.28	1,182,612.12	37.61%	4,064,812.03	1,451,514.36	35.71%
5	DUMKA	259,274.29	89,774.02	34.63%	327,940.72	121,224.92	36.97%	5,304.01	3,259.66	61.46%	592,519.01	214,258.60	36.16%
6	EAST SINGHBHUM	314,080.83	130,590.70	41.58%	638,646.33	186,343.53	29.18%	3,412,316.87	1,849,998.21	54.22%	4,365,044.03	2,166,932.44	49.64%
7	GARHWA	163,241.12	74,135.47	45.41%	209,966.55	91,011.41	43.35%	913.68	2,032.28	222.43%	374,121.36	167,179.17	44.69%
8	GIRIDIH	630,515.68	190,304.57	30.18%	52,637.51	11,980.05	22.76%	379,891.21	255,511.35	67.26%	1,063,044.40	457,795.98	43.06%
9	GODDA	272,924.20	100,627.50	36.87%	271,328.08	93,716.36	34.54%	790.81	2,493.52	315.31%	545,043.09	196,837.38	36.11%
10	GUMLA	163,339.15	47,929.51	29.34%	235,055.84	76,942.17	32.73%	2,656.33	3,320.26	124.99%	401,051.32	128,191.94	31.96%
11	HAZARIBAGH	420,239.34	151,085.77	35.95%	162,379.96	91,253.54	56.20%	750,440.41	359,680.27	47.93%	1,333,059.71	602,019.59	45.16%
12	JAMTARA	136,104.04	43,838.05	32.21%	177,734.49	51,402.85	28.92%	-	1,469.44		313,838.53	96,710.34	30.82%
13	KHUNTI	105,732.76	45,890.92	43.40%	123,910.87	52,062.37	42.02%	3,252.17	2,601.55	79.99%	232,895.80	100,554.84	43.18%
14	KODERMA	164,772.56	54,668.75	33.18%	295,016.25	129,272.57	43.82%	1,955.39	8,390.92	429.12%	461,744.20	192,332.24	41.65%
15	LATEHAR	117,368.61	48,858.06	41.63%	150,530.60	61,422.71	40.80%	-	2,415.23		267,899.21	112,696.00	42.07%
16	LOHARDAGA	66,574.65	35,280.11	52.99%	144,779.18	62,770.00	43.36%	1,368.74	2,153.25	157.32%	212,722.57	100,203.36	47.11%
17	PAKUR	104,843.31	52,801.53	50.36%	167,354.46	81,065.31	48.44%	-	2,321.85		272,197.76	136,188.69	50.03%
18	PALAMU	294,618.91	131,704.58	44.70%	566,787.12	203,171.09	35.85%	-	7,683.75		861,406.02	342,559.42	39.77%
19	RAMGARH	241,768.52	87,291.93	36.11%	707,035.95	286,146.55	40.47%	1,031.90	16,446.67	1593.82%	949,836.37	389,885.16	41.05%
20	RANCHI	657,577.55	497,482.90	75.65%	328,314.58	132,795.33	40.45%	8,311,649.79	3,419,794.57	41.14%	9,297,541.92	4,050,072.81	43.56%
21	SAHIBGANJ	128,691.67	51,472.22	40.00%	255,983.02	94,774.44	37.02%	-	2,462.49		384,674.70	148,709.14	38.66%
22	SERAIKELA-KHARSAWAN	317,562.06	174,030.74	54.80%	91,291.53	37,920.85	41.54%	274,830.92	226,076.75	82.26%	683,684.51	438,028.34	64.07%
23	SIMDEGA	98,516.21	25,471.85	25.86%	112,202.51	35,888.44	31.99%	-	1,354.07		210,718.73	62,714.36	29.76%
24	WEST SINGHBHUM	220,783.21	89,523.40	40.55%	3,040,254.91	280,265.42	9.22%	101,437.32	44,023.67	43.40%	3,362,475.45	413,812.49	12.31%
<b>GRAND TOTAL</b>		<b>6,267,957.46</b>	<b>2,529,285.72</b>	<b>40.35%</b>	<b>9,337,644.24</b>	<b>2,594,693.90</b>	<b>27.79%</b>	<b>18,510,870.70</b>	<b>8,253,996.36</b>	<b>44.59%</b>	<b>34,116,472.40</b>	<b>13,377,975.98</b>	<b>39.21%</b>

SOURCE: SLBC PORTAL