

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Annexure - 1(A)

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

AS ON JUNE 30, 2021

[Amount in Lakh]

Sr.	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	
LEAD BANKS														
1	STATE BANK OF INDIA	15,20,699.54	3,76,544.07	24.76%	26,46,898.04	5,86,962.38	22.18%	43,34,119.76	13,06,639.03	30.15%	85,01,717.34	22,70,145.47	26.70%	
2	BANK OF INDIA	15,26,027.01	3,82,189.52	25.04%	8,92,020.31	1,99,967.80	22.42%	20,05,515.45	4,37,104.16	21.80%	44,23,562.78	10,19,261.48	23.04%	
3	INDIAN BANK	2,21,006.96	51,824.94	23.45%	2,88,320.54	50,735.98	17.60%	6,52,112.73	2,03,382.61	31.19%	11,61,440.23	3,05,943.52	26.34%	
A	SUB TOTAL	32,67,733.52	8,10,558.52	24.80%	38,27,238.89	8,37,666.15	21.89%	69,91,747.94	19,47,125.80	27.85%	1,40,86,720.35	35,95,350.47	25.52%	
OTHER PUBLIC SECTOR BANKS														
1	CENTRAL BANK OF INDIA	96,675.27	30,369.13	31.41%	1,03,339.85	23,332.86	22.58%	3,55,401.35	68,980.33	19.41%	5,55,416.48	1,22,682.33	22.09%	
2	PUNJAB NATIONAL BANK	2,27,373.03	59,609.58	26.22%	3,42,030.32	89,745.65	26.24%	11,09,779.92	3,57,561.92	32.22%	16,79,183.26	5,06,917.14	30.19%	
3	CANARA BANK	1,25,775.19	46,558.45	37.02%	20,00,401.38	77,552.26	3.88%	7,42,682.50	2,05,412.16	27.66%	28,68,859.06	3,29,522.87	11.49%	
4	UNION BANK OF INDIA	98,841.37	23,918.70	24.20%	1,79,024.14	44,768.67	25.01%	7,04,540.44	1,96,002.78	27.82%	9,82,405.95	2,64,690.14	26.94%	
5	UCO BANK	73,287.23	11,623.00	15.86%	1,09,953.27	22,810.66	20.75%	2,73,414.74	48,122.26	17.60%	4,56,655.24	82,555.92	18.08%	
6	BANK OF BARODA	62,268.12	20,087.18	32.26%	1,75,228.82	54,638.70	31.18%	5,49,686.31	2,18,206.26	39.70%	7,87,183.25	2,92,932.14	37.21%	
7	INDIAN OVERSEAS BANK	45,730.64	11,761.83	25.72%	22,438.31	9,287.06	41.39%	1,75,737.28	57,056.17	32.47%	2,43,906.23	78,105.05	32.02%	
8	PUNJAB AND SINDH BANK	2,212.25	1,379.23	62.34%	10,625.74	3,643.11	34.29%	1,00,409.13	22,948.75	22.86%	1,13,247.12	27,971.09	24.70%	
9	BANK OF MAHARASHTRA	449.70	140.70	31.29%	447.18	97.12	21.72%	27,739.75	11,005.72	39.67%	28,636.63	11,243.54	39.26%	
B	SUB TOTAL	7,32,612.79	2,05,447.79	28.04%	29,43,489.02	3,25,876.09	11.07%	40,39,391.41	11,85,296.33	29.34%	77,15,493.22	17,16,620.22	22.25%	
PRIVATE BANKS														
13	IDBI BANK LTD	21,115.52	11,855.75	56.15%	1,26,026.78	34,102.49	27.06%	3,18,266.65	98,740.53	31.02%	4,65,408.95	1,44,698.77	31.09%	
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	29,277.83	33,665.83	114.99%	29,277.83	33,665.83	114.99%	
15	FEDERAL BANK LTD	-	-	-	8,126.24	2,590.93	31.88%	55,216.95	19,886.89	36.02%	63,343.19	22,477.82	35.49%	
16	HDFC BANK LTD	10,471.30	12,217.34	116.67%	1,46,994.90	1,01,483.35	69.04%	8,70,775.68	6,10,907.06	70.16%	10,28,241.88	7,24,607.74	70.47%	
17	ICICI BANK LTD	67,003.63	65,745.42	98.12%	1,23,118.09	1,49,309.29	121.27%	3,38,210.93	2,99,800.57	88.64%	5,28,332.66	5,14,855.28	97.45%	
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,193.23	24,668.34	202.31%	12,193.23	24,668.34	202.31%	
19	AXIS BANK LTD	10,535.88	3,870.73	36.74%	1,16,056.30	32,995.88	28.43%	4,79,567.85	2,63,323.04	54.91%	6,06,160.04	3,00,189.64	49.52%	
20	INDUSIND BANK	2,614.25	1,69,379.90	6479.11%	15,465.78	39,831.67	257.55%	1,04,492.85	1,23,840.80	118.52%	1,22,572.87	3,33,052.37	271.72%	
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	2,607.00	1,212.59	46.51%	2,607.00	1,212.59	46.51%	
22	YES BANK	-	-	-	-	-	-	54,775.26	35,357.15	64.55%	54,775.26	35,357.15	64.55%	
23	KOTAK MAHENDRA BANK LTD	1,786.76	50.14	2.81%	4,662.93	3.13	0.07%	76,558.54	40,511.73	52.92%	83,008.23	40,565.00	48.87%	
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	19,206.70	2,196.32	11.44%	19,206.70	2,196.32	11.44%	
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,472.75	1,327.74	53.69%	2,472.75	1,327.74	53.69%	
27	BANDHAN BANK	6,842.76	27,221.67	397.82%	29,231.56	49,408.56	169.02%	60,036.78	33,573.64	55.92%	96,111.11	1,10,203.87	114.66%	
C	SUB TOTAL	1,20,370.11	2,90,340.94	241.21%	5,69,682.58	4,09,725.30	71.92%	24,23,659.01	15,89,012.22	65.56%	31,13,711.70	22,89,078.46	73.52%	
A+B+C	TOTAL COMMERCIAL BANK	41,20,716.41	13,06,347.25	31.70%	73,40,410.49	15,73,267.54	21.43%	1,34,54,798.37	47,21,434.35	35.09%	2,49,15,925.27	76,01,049.15	30.51%	
REGIONAL RURAL BANKS														
D	JHARKHAND RAJYA GRAMIN BANK	5,57,336.04	2,50,263.29	44.90%	1,56,506.34	58,311.13	37.26%	1,60,081.35	28,064.03	17.53%	8,73,923.73	3,36,638.45	38.52%	
COOPERATIVE BANKS														
29	DHANBAD CENTRAL CO-OP.BANK	9,459.66	698.76	7.39%	-	-	-	25,570.58	2,587.33	10.12%	35,030.23	3,286.09	9.38%	
30	JHARKHAND STATE COOPERATIVE BANK LTD	51,784.31	7,147.18	13.80%	14,931.14	2,701.52	18.09%	1,09,055.67	42,933.33	39.37%	1,75,771.12	52,782.02	30.03%	
E	SUB TOTAL	61,243.96	7,845.94	12.81%	14,931.14	2,701.52	18.09%	1,34,626.25	45,520.66	33.81%	2,10,801.35	56,068.12	26.60%	
SMALL FINANCE BANKS														
31	ESAF SMALL FINANCE BANK LIMITED	280.90	1,311.42	466.86%	102.47	4,167.62	4067.29%	7,940.58	11,185.84	140.87%	8,323.94	16,664.88	200.20%	
32	UJJIVAN SMALL FINANCE BANK	-	-	-	2,046.77	6,781.13	331.31%	16,611.91	21,272.26	128.05%	18,658.69	28,053.39	150.35%	
33	UTKARSH SMALL FINANCE BANK LIMITED	655.44	24,864.44	3793.53%	3,197.95	25,360.24	793.01%	31,743.61	6,363.27	20.05%	35,597.01	56,587.95	158.97%	
34	JANA SMALL FINANCE BANK	19.74	1,928.00	9767.23%	120.31	1,813.75	1507.53%	21,346.88	13,512.63	63.30%	21,486.93	17,254.38	80.30%	
F	SUB TOTAL	956.08	28,103.86	2939.48%	5,467.51	38,122.75	697.26%	77,642.97	52,334.00	67.40%	84,066.56	1,18,560.60	141.03%	
PAYMENT BANKS														
1	AIRTEL PAYMENTS BANK	748.58	-	0.00%	137.44	-	0.00%	85.68	-	0.00%	971.70	-	0.00%	
2	FINO PAYMENTS BANK	362.88	-	0.00%	-	-	-	1,370.90	-	0.00%	1,733.77	-	0.00%	
3	INDIA POST PAYMENTS BANK	-	-	-	2,919.45	-	0.00%	2,441.07	-	0.00%	5,360.52	-	0.00%	
G	SUB TOTAL	1,111.45	-	0.00%	3,056.89	-	0.00%	3,897.65	-	0.00%	8,066.00	-	0.00%	
GRAND TOTAL- (A+B+C+D+E+F+G)		47,41,363.95	15,92,560.34	33.59%	75,20,372.37	16,72,402.93	22.24%	1,38,31,046.59	48,47,353.03	35.05%	2,60,92,782.91	81,12,316.31	31.09%	
RIDF												69,827.48		
AS PER PLACE OF UTILIZATION													14,82,086.51	37.04%
TOTAL													96,64,230.30	

SOURCE: SLBC PORTAL