

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE

Annexure - 1 (A)

AS ON MARCH 31, 2022

[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	16,31,019.42	4,48,340.19	27.49%	28,65,613.57	6,83,413.21	23.85%	45,50,483.99	15,29,929.88	33.62%	90,47,116.99	26,61,683.27	29.42%
2	BANK OF INDIA	15,24,023.14	4,36,735.23	28.66%	8,99,797.95	2,24,467.70	24.95%	20,38,155.72	5,06,433.94	24.85%	44,61,976.81	11,67,636.86	24.96%
3	INDIAN BANK	2,38,299.46	55,484.85	23.28%	2,96,734.49	59,664.46	20.11%	6,97,107.93	2,20,848.35	31.68%	12,32,141.89	3,35,997.66	27.27%
A	SUB TOTAL	33,93,342.02	9,40,560.26	27.72%	40,62,146.01	9,67,545.36	23.42%	72,85,747.65	22,57,212.17	30.77%	1,47,41,235.68	41,65,317.80	27.85%
OTHER PUBLIC SECTOR BANKS													
1	CENTRAL BANK OF INDIA	1,04,616.31	32,601.71	31.16%	1,09,616.82	24,876.41	22.69%	3,54,993.22	1,03,720.03	29.22%	5,69,226.35	1,61,198.15	28.32%
2	PUNJAB NATIONAL BANK	2,44,756.08	64,721.91	26.44%	3,69,269.06	93,479.50	25.31%	12,20,843.18	3,78,009.65	30.96%	18,34,868.32	5,36,211.06	29.22%
3	CANARA BANK	1,37,892.96	55,730.65	40.42%	20,39,099.41	72,031.40	3.53%	9,43,814.37	3,41,137.08	36.14%	31,20,806.74	4,68,899.14	15.02%
4	UNION BANK OF INDIA	1,10,275.81	28,230.23	25.60%	1,84,612.87	51,939.78	28.13%	7,47,373.59	2,53,155.41	33.87%	10,42,262.27	3,33,325.42	31.98%
5	UCO BANK	78,338.70	11,589.03	14.79%	1,13,997.55	25,066.35	21.99%	2,84,716.82	56,354.17	19.79%	4,77,053.07	93,009.55	19.50%
6	BANK OF BARODA	72,699.91	23,707.79	32.61%	1,91,260.57	62,795.19	32.83%	5,85,377.45	2,49,952.33	42.70%	8,49,337.92	3,36,455.31	39.61%
7	INDIAN OVERSEAS BANK	49,495.82	14,630.85	29.56%	25,396.38	10,458.11	41.18%	1,96,815.98	61,506.16	31.25%	2,71,708.18	86,595.11	31.87%
8	PUNJAB AND SINDH BANK	2,796.98	1,602.46	57.29%	11,635.36	3,971.20	34.13%	90,616.13	26,787.80	29.56%	1,05,048.47	32,361.46	30.81%
9	BANK OF MAHARASHTRA	234.85	347.46	147.95%	4,780.76	1,302.61	27.25%	29,598.58	14,522.63	49.07%	34,614.19	16,172.71	46.72%
B	SUB TOTAL	8,01,107.43	2,33,162.09	29.10%	30,49,668.78	3,45,920.56	11.34%	44,54,149.31	14,85,145.26	33.34%	83,04,925.53	20,64,227.91	24.86%
PRIVATE BANKS													
13	IDBI BANK LTD	22,971.31	13,440.79	58.51%	1,47,603.28	37,592.45	25.47%	3,14,115.34	1,04,194.00	33.17%	4,84,689.93	1,55,227.24	32.03%
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	31,233.58	42,434.27	135.86%	31,233.58	42,434.27	135.86%
15	FEDERAL BANK LTD	-	-	-	8,691.16	3,131.11	36.03%	60,326.97	21,955.69	36.39%	69,018.13	25,086.80	36.35%
16	HDFC BANK LTD	16,770.24	12,823.48	76.47%	1,46,336.65	1,27,989.49	87.46%	12,75,551.92	5,53,463.81	43.39%	14,38,658.81	6,94,276.77	48.26%
17	ICICI BANK LTD	9,884.40	4,245.79	42.95%	1,47,282.63	64,799.94	44.00%	6,07,082.30	5,79,300.59	95.42%	7,64,249.33	6,48,346.33	84.83%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,684.67	26,220.76	206.71%	12,684.67	26,220.76	206.71%
19	AXIS BANK LTD	13,953.64	3,929.44	28.16%	1,33,393.19	23,455.35	17.58%	5,29,513.24	3,49,346.54	65.98%	6,76,860.08	3,76,731.34	55.66%
20	INDUSIND BANK	5,186.26	2,10,093.75	4050.97%	16,668.99	43,600.96	261.57%	1,41,396.25	1,24,443.85	88.01%	1,63,251.51	3,78,138.56	231.63%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	2,949.05	1,383.72	46.92%	2,949.05	1,383.72	46.92%
22	YES BANK	-	-	-	-	-	-	1,13,534.99	52,520.81	46.26%	1,13,534.99	52,520.81	46.26%
23	KOTAK MAHENDRA BANK LTD	1,734.75	104.47	6.02%	4,674.42	101.61	2.17%	78,238.75	42,622.95	54.48%	84,647.93	42,829.04	50.60%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,179.38	2,147.80	10.64%	20,179.38	2,147.80	10.64%
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	2,658.51	849.47	31.95%	2,658.51	849.47	31.95%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,556.04	2,082.72	81.48%	2,556.04	2,082.72	81.48%
27	BANDHAN BANK	9,865.95	39,954.95	404.98%	36,833.60	70,127.97	190.39%	66,955.77	47,953.18	71.62%	1,13,655.32	1,58,036.09	139.05%
C	SUB TOTAL	80,366.55	2,84,592.67	354.12%	6,41,483.93	3,70,798.88	57.80%	32,58,976.78	19,50,920.16	59.86%	39,80,827.26	26,06,311.71	65.47%
A+B+C	TOTAL COMMERCIAL BANK	43,72,271.67	14,58,315.02	33.35%	78,21,902.24	16,84,264.81	21.53%	1,50,48,147.98	56,93,277.59	37.83%	2,70,26,988.47	88,35,857.42	32.43%
REGIONAL RURAL BANKS													
D	JHARKHAND RAJYA GRAMIN BANK	6,38,789.17	2,99,284.08	46.85%	1,79,608.13	67,781.31	37.74%	63,171.91	33,646.03	53.26%	8,81,569.22	4,00,711.43	45.45%
COOPERATIVE BANKS													
29	DHANBAD CENTRAL CO-OP.BANK	10,085.45	833.75	8.27%	-	-	-	27,960.75	2,733.12	9.77%	38,046.20	3,566.86	9.38%
30	JHARKHAND STATE COOPERATIVE BANK LTD	57,457.38	7,370.29	12.83%	16,764.31	2,829.44	16.88%	1,29,960.12	43,977.93	33.84%	2,04,181.81	54,177.66	26.53%
E	SUB TOTAL	67,542.83	8,204.04	12.15%	16,764.31	2,829.44	16.88%	1,57,920.87	46,711.05	29.58%	2,42,228.01	57,744.52	23.84%
SMALL FINANCE BANKS													
31	ESAF SMALL FINANCE BANK LIMITED	480.13	1,509.58	314.41%	205.63	4,607.15	2240.49%	10,615.44	16,620.37	156.57%	11,301.21	22,737.10	201.19%
32	UJJIVAN SMALL FINANCE BANK	-	-	-	3,460.11	10,217.95	295.31%	21,202.37	29,984.54	141.42%	24,662.48	40,202.49	163.01%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,343.69	31,234.41	2324.52%	4,411.45	33,201.35	752.62%	36,263.33	11,320.69	31.22%	42,018.47	75,756.46	180.29%
34	JANA SMALL FINANCE BANK	8.95	1,988.27	22213.25%	222.02	1,958.87	882.31%	22,298.74	15,280.12	68.52%	22,529.71	19,227.25	85.34%
F	SUB TOTAL	1,832.78	34,732.25	1895.06%	8,299.20	49,985.32	602.29%	90,379.89	73,205.72	81.00%	1,00,511.87	1,57,923.30	157.12%
PAYMENT BANKS													
1	AIRTEL PAYMENTS BANK	1,670.79	-	0.00%	306.49	-	0.00%	157.29	-	0.00%	2,134.56	-	0.00%
2	FINO PAYMENTS BANK	-	-	-	-	-	-	3,060.13	-	0.00%	3,060.13	-	0.00%
3	INDIA POST PAYMENTS BANK	-	-	-	4,113.07	-	0.00%	3,399.90	-	0.00%	7,512.97	-	0.00%
G	SUB TOTAL	1,670.79	-	0.00%	4,419.56	-	0.00%	6,617.32	-	0.00%	12,707.67	-	0.00%
GRAND TOTAL - (A+B+C+D+E+F+G)		50,82,107.23	18,00,535.40	35.43%	80,30,993.44	18,04,860.87	22.47%	1,53,66,237.98	58,46,840.39	38.05%	2,82,64,005.23	94,52,236.67	33.44%
RIDF												7,43,180.35	
AS PER PLACE OF UTILIZATION												17,81,086.94	42.37%
TOTAL												1,19,76,503.96	

SOURCE: SLBC PORTAL