

**STATE LEVEL BANKERS' COMMITTEE - JHARKHAND**  
**CONVENOR : BANK OF INDIA**  
**OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE**  
**AS ON JUNE 30, 2022**

Annexure - I (A)  
[Amount in Lakh]

Sl 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	16,30,767.69	4,56,458.42	27.99%	29,73,638.40	7,08,783.88	23.84%	45,28,216.95	15,48,703.05	34.20%	91,32,623.04	27,13,945.35	29.72%
2	BANK OF INDIA	16,08,054.26	4,42,956.32	27.55%	9,70,860.85	2,23,485.64	23.02%	19,39,288.25	5,37,358.57	27.71%	45,18,203.35	12,03,800.53	26.64%
3	INDIAN BANK	2,38,415.09	55,396.63	23.24%	2,95,659.96	59,880.71	20.25%	6,51,130.79	2,30,505.93	35.40%	11,85,205.84	3,45,783.27	29.17%
<b>A</b>	<b>SUB TOTAL</b>	<b>34,77,237.03</b>	<b>9,54,811.38</b>	<b>27.46%</b>	<b>42,40,159.21</b>	<b>9,92,150.23</b>	<b>23.40%</b>	<b>71,18,635.99</b>	<b>23,16,567.55</b>	<b>32.54%</b>	<b>1,48,36,032.23</b>	<b>42,63,529.15</b>	<b>28.74%</b>
<b>OTHER PUBLIC SECTOR BANKS</b>													
1	CENTRAL BANK OF INDIA	1,03,088.76	32,172.49	31.21%	1,09,099.49	24,833.34	22.76%	3,51,894.98	1,05,585.05	30.00%	5,64,083.22	1,62,590.88	28.82%
2	PUNJAB NATIONAL BANK	2,44,756.08	65,175.78	26.63%	3,69,269.06	92,859.47	25.15%	12,20,843.18	3,82,447.63	31.33%	18,34,868.32	5,40,482.87	29.46%
3	CANARA BANK	1,40,325.90	57,632.94	41.07%	20,23,956.54	74,918.60	3.70%	9,42,883.18	3,56,341.61	37.99%	31,07,165.61	4,88,893.15	15.73%
4	UNION BANK OF INDIA	1,08,980.31	28,425.04	26.08%	1,80,955.69	52,818.84	29.19%	7,52,859.65	2,55,836.79	33.98%	10,42,795.65	3,37,080.67	32.32%
5	UCO BANK	79,321.44	11,481.38	14.47%	1,14,561.90	24,918.61	21.75%	2,80,794.01	56,922.55	20.27%	4,74,677.35	93,322.54	19.66%
6	BANK OF BARODA	71,087.53	24,065.98	33.85%	1,92,402.82	64,259.07	33.40%	6,06,163.97	2,52,579.11	41.67%	8,69,654.33	3,40,904.15	39.20%
7	INDIAN OVERSEAS BANK	49,601.28	15,022.92	30.29%	25,129.47	10,957.71	43.61%	1,90,881.78	62,522.79	32.75%	2,65,612.53	88,503.42	33.32%
8	PUNJAB AND SINDH BANK	2,780.49	1,609.30	57.88%	11,531.09	4,044.75	35.08%	86,353.13	26,898.35	31.15%	1,00,664.71	32,552.40	32.34%
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>B</b>	<b>SUB TOTAL</b>	<b>8,00,176.64</b>	<b>2,35,933.28</b>	<b>29.49%</b>	<b>30,31,686.80</b>	<b>3,50,913.01</b>	<b>11.57%</b>	<b>44,62,272.47</b>	<b>15,13,656.52</b>	<b>33.92%</b>	<b>82,94,135.91</b>	<b>21,00,502.81</b>	<b>25.33%</b>
<b>PRIVATE BANKS</b>													
13	IDBI BANK LTD	22,582.63	13,571.34	60.10%	1,30,543.36	37,968.80	29.09%	3,00,499.71	1,04,572.81	34.80%	4,53,625.70	1,56,112.96	34.41%
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	33,892.01	44,979.87	132.72%	33,892.01	44,979.87	132.72%
15	FEDERAL BANK LTD	-	-	-	9,020.26	3,230.80	35.82%	60,943.36	22,105.10	36.27%	69,963.62	25,335.90	36.21%
16	HDFC BANK LTD	22,483.34	13,865.79	61.67%	1,58,798.05	1,32,068.00	83.17%	11,55,399.32	5,62,409.70	48.68%	13,36,680.71	7,08,343.49	52.99%
17	ICICI BANK LTD	9,784.72	4,436.52	45.34%	1,45,211.79	71,868.80	49.49%	5,86,829.54	6,14,837.18	104.77%	7,41,826.05	6,91,142.50	93.17%
18	KARNATAKA BANK LTD	-	-	-	-	-	-	12,684.67	26,220.76	206.71%	12,684.67	26,220.76	206.71%
19	AXIS BANK LTD	13,818.37	3,731.80	27.01%	1,34,030.08	24,137.20	18.01%	5,33,249.55	3,40,616.07	63.88%	6,81,098.00	3,68,485.07	54.10%
20	INDUSIND BANK	5,895.59	2,08,102.09	3529.79%	17,375.92	46,761.40	269.12%	1,44,806.79	1,27,276.57	87.89%	1,68,078.31	3,82,140.06	227.36%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	2,949.05	1,383.72	46.92%	2,949.05	1,383.72	46.92%
22	YES BANK	-	-	-	-	-	-	78,871.49	57,266.97	72.61%	78,871.49	57,266.97	72.61%
23	KOTAK MAHENDRA BANK LTD	1,749.83	875.57	50.04%	4,716.81	24.83	0.53%	78,800.02	45,572.11	57.83%	85,266.66	46,472.50	54.50%
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	20,241.68	2,084.86	10.30%	20,241.68	2,084.86	10.30%
25	LAKSHMIVILAS BANK	-	-	-	-	-	-	2,639.82	791.20	29.97%	2,639.82	791.20	29.97%
26	KARUR VYSYA BANK	-	-	-	-	-	-	2,427.35	1,500.00	61.80%	2,427.35	1,500.00	61.80%
27	BANDHAN BANK	9,838.92	36,673.39	372.74%	79,127.47	86,552.90	109.38%	32,691.25	23,325.93	71.35%	1,21,657.64	1,46,552.22	120.46%
<b>C</b>	<b>SUB TOTAL</b>	<b>86,153.41</b>	<b>2,81,256.50</b>	<b>326.46%</b>	<b>6,78,823.75</b>	<b>4,02,612.73</b>	<b>59.31%</b>	<b>30,46,925.61</b>	<b>19,74,942.85</b>	<b>64.82%</b>	<b>38,11,902.76</b>	<b>26,58,812.08</b>	<b>69.75%</b>
<b>A+B+C</b>	<b>TOTAL COMMERCIAL BANK</b>	<b>43,63,567.08</b>	<b>14,72,001.16</b>	<b>33.73%</b>	<b>79,50,669.76</b>	<b>17,45,675.96</b>	<b>21.96%</b>	<b>1,46,27,834.06</b>	<b>58,05,166.92</b>	<b>39.69%</b>	<b>2,69,42,070.90</b>	<b>90,22,844.04</b>	<b>33.49%</b>
<b>REGIONAL RURAL BANKS</b>													
<b>D</b>	<b>JHARKHAND RAJYA GRAMIN BANK</b>	<b>6,32,653.67</b>	<b>3,10,220.35</b>	<b>49.03%</b>	<b>1,74,057.30</b>	<b>69,458.17</b>	<b>39.91%</b>	<b>55,036.54</b>	<b>35,542.90</b>	<b>64.58%</b>	<b>8,61,747.51</b>	<b>4,15,221.42</b>	<b>48.18%</b>
<b>COOPERATIVE BANKS</b>													
29	DHANBAD CENTRAL CO-OP.BANK	10,165.31	914.97	9.00%	-	-	-	28,564.66	2,926.81	10.25%	38,729.98	3,841.77	9.92%
30	JHARKHAND STATE COOPERATIVE BANK LTD	56,344.00	7,466.91	13.25%	16,172.43	2,787.22	17.23%	1,25,232.52	64,521.47	51.52%	1,97,748.94	74,775.60	37.81%
<b>E</b>	<b>SUB TOTAL</b>	<b>66,509.31</b>	<b>8,381.88</b>	<b>12.60%</b>	<b>16,172.43</b>	<b>2,787.22</b>	<b>17.23%</b>	<b>1,53,797.18</b>	<b>67,448.28</b>	<b>43.86%</b>	<b>2,36,478.92</b>	<b>78,617.37</b>	<b>33.24%</b>
<b>SMALL FINANCE BANKS</b>													
31	ESAF SMALL FINANCE BANK LIMITED	478.95	1,451.39	303.04%	211.36	4,436.17	2098.83%	11,888.42	15,831.92	133.17%	12,578.73	21,719.48	172.67%
32	UJJIVAN SMALL FINANCE BANK	-	-	-	3,732.82	11,110.49	297.64%	23,337.60	31,490.20	134.93%	27,070.42	42,600.69	157.37%
33	UTKARSH SMALL FINANCE BANK LIMITED	892.15	30,786.92	3450.85%	3,993.15	33,462.76	838.00%	37,789.72	11,567.14	30.61%	42,675.03	75,816.82	177.66%
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%
<b>G</b>	<b>SUB TOTAL</b>	<b>1,380.05</b>	<b>34,226.58</b>	<b>2480.09%</b>	<b>8,159.35</b>	<b>50,968.29</b>	<b>624.66%</b>	<b>95,314.49</b>	<b>74,169.38</b>	<b>77.82%</b>	<b>1,04,853.89</b>	<b>1,59,364.24</b>	<b>151.99%</b>
<b>PAYMENT BANKS</b>													
1	AIRTEL PAYMENTS BANK	1,956.21	-	0.00%	324.45	-	0.00%	87.06	-	0.00%	2,367.72	-	0.00%
2	FINO PAYMENTS BANK	-	-	-	-	-	-	-	-	-	-	-	-
3	INDIA POST PAYMENTS BANK	-	-	-	4,849.86	-	0.00%	4,124.73	-	0.00%	8,974.59	-	0.00%
<b>H</b>	<b>SUB TOTAL</b>	<b>1,956.21</b>	<b>-</b>	<b>0.00%</b>	<b>5,174.31</b>	<b>-</b>	<b>0.00%</b>	<b>4,211.79</b>	<b>-</b>	<b>0.00%</b>	<b>11,342.31</b>	<b>-</b>	<b>0.00%</b>
<b>GRAND TOTAL- (A+B+C+D+E+G+H)</b>		<b>50,66,066.33</b>	<b>18,24,829.96</b>	<b>36.02%</b>	<b>81,54,233.15</b>	<b>18,68,889.64</b>	<b>22.92%</b>	<b>1,49,36,194.05</b>	<b>59,75,407.44</b>	<b>40.01%</b>	<b>2,81,56,493.53</b>	<b>96,76,047.07</b>	<b>34.37%</b>
<b>RIDF</b>												<b>7,27,726.00</b>	
<b>AS PER PLACE OF UTILIZATION</b>												<b>16,76,323.00</b>	<b>42.90%</b>
<b>TOTAL</b>												<b>1,20,80,096.07</b>	

SOURCE: SLBC PORTAL