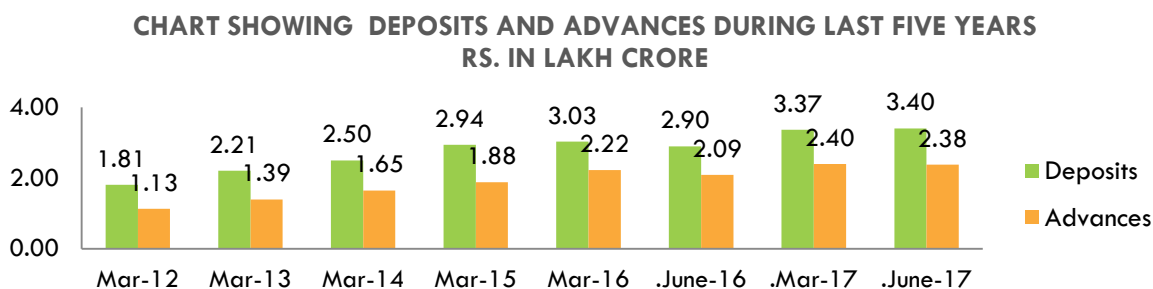
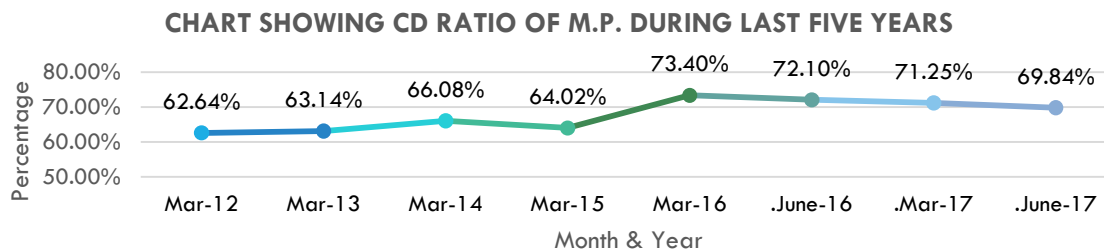
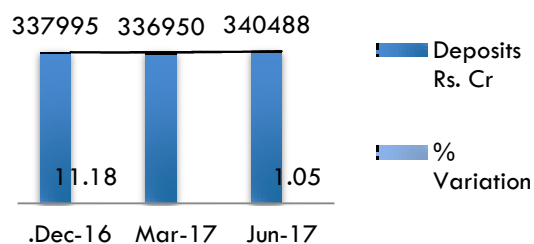


## CREDIT DEPOSIT RATIO AS ON JUNE 30, 2017



### HIGHLIGHTS

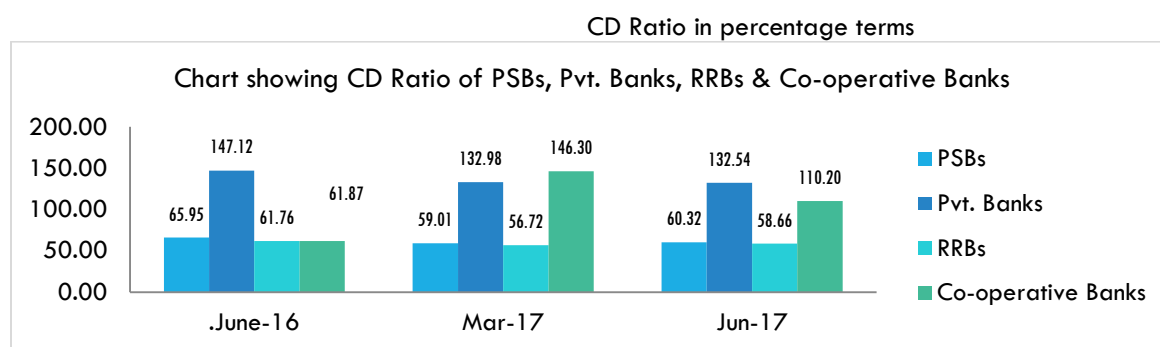
- The CD ratio of the state as on 30<sup>th</sup> June 2017 was 69.84% as against 72.10% a year ago.
- The fall in this ratio has been primarily due to a fall of credit growth compared with deposit growth. While deposits shot up by 17.49% during June-16 to June-17, credit grew by 13.81%.
- During June-17, CD ratio of the state slightly falls from previous quarter due to repayment of agriculture loan dues in cooperative banks.
- Total advances of cooperative banks was Rs. 31719 crore during March-17, which is reduced by Rs. 8391 crore and stood at Rs. 23328 crore during June-17 quarter. Advances of SBI also reduced by Rs. 2464 crores during March-17 to June-17 quarter.
- CD Ratio of rural, semi-urban & urban centres was 84.45%, 70.91% & 65.83% respectively as on June 30, 2017.
- Deposits of semi-urban centres grew at the rate of 55% followed by urban and rural centres showing a Y-o-Y growth of 38% and 7% respectively.
- Y-o-Y growth of advances in rural, semi-urban and urban centres was 19%, 57% and 24% respectively as on 30<sup>th</sup> June 2017.
- Deposits in Banks were shot up in the month of November & Dec 2016, which is standstill with some petty fluctuations during June-17.



## BANKS WITH C-D RATIO BELOW 40% AS ON 30.06.2017

Sr.	Bank	Amount in crores		
		Deposits	Advances	CD Ratio
1	Dhan Lakshmi Bank	7.51	0.40	5.33
2	Catholic Syrian Bank	33.44	7.05	21.08
3	Jammu and Kashmir Bank	107.90	32.84	30.44
4	Lakshmi Vilas Bank	132.68	51.77	39.02

## AGENCY WISE MOVEMENT OF CREDIT DEPOSIT RATIO



- As on 30<sup>th</sup> June 2017, the Credit Deposit (C-D) ratio of all banks in the state stood at 69.84 per cent. At 132.54 per cent, the C-D ratio of Private Banks was higher than other banks followed by Cooperative banks with CD ratio 110.20%. For public sector banks & regional rural banks, the C-D ratio stood at 60.32% & 58.66% respectively.

## DISTRICTS WITH CD RATIO BELOW 40% AS ON 30.06.2017

Sr.	District	Amount in crores					
		Deposits		Advances		CD Ratio	
		March-17	June-17	March-17	June-17	March-17	June-17
1	UMARIA	1751	1736	417	425	23.83	24.47
2	DINDORI	885	1020	351	293	39.62	28.72
3	SHAHDOL	3384	3453	1070	1107	31.61	32.05
4	MANDLA	2521	2521	889	907	35.26	35.99
5	TIKAMGARH	3069	3128	1118	1143	36.41	36.53
6	ALIRAJPUR	987	900	425	360	43.03	39.94

## BANK WISE CD RATIO AS ON 30.06.2017 (Amt. in crore)

Sr.	Bank	Deposits	Advances	CD Ratio
1	Allahabad Bank	11666	7384	63.30
2	Andhra Bank	1187	750	63.15
3	Bank of Baroda	10038	8312	82.81
4	Bank of India	26187	18839	71.94
5	Bank of Maharashtra	5724	3106	54.26
6	Canara Bank	7676	5407	70.44
7	Central Bank of India	26913	13639	50.68
8	Corporation Bank	1996	3251	162.86
9	Dena Bank	2799	1637	58.49
10	IDBI Bank	6445	4063	63.04
11	Indian Bank	911	910	99.91
12	Indian Overseas Bank	1335	1039	77.81
13	Oriental Bank of Comm.	5142	2506	48.73
14	Punjab and Sindh Bank	1611	652	40.49
15	Punjab National Bank	20960	14933	71.25
16	State Bank of India	106022	54944	51.82
17	Syndicate Bank	2471	1602	64.83
18	UCO Bank	6938	4921	70.93
19	Union Bank of India	22007	13132	59.67
20	United Bank of India	305	649	213.18
21	Vijaya Bank	1255	940	74.88
	<b>PSBs - SUB TOTAL</b>	<b>269586</b>	<b>162616</b>	<b>60.32</b>
22	Axis Bank	7788	6266	80.46
23	Bandhan Bank	426	583	136.96
24	Catholic Syrian Bank	33	7	21.08
25	City Union Bank	51	93	182.50
26	Development Credit Bank	110	595	540.68
27	Dhan Lakshmi Bank	8	0	5.33
28	Federal Bank Ltd.	526	215	40.93
29	HDFC Bank	7881	13436	170.49
30	ICICI Bank	7134	11389	159.64
31	IDFC	85	222	262.09
32	Indusind Bank Limited	2060	2921	141.79
33	Jammu and Kashmir Bank	108	33	30.44
34	Karnataka Bank Limited	201	370	183.82
35	Karur Vysya Bank Ltd.	220	90	40.77
36	Kotak Mahindra Bank	1459	2599	178.16
37	Lakshmi Vilas Bank	133	52	39.02
38	Ratnakar Bank Ltd. (RBL)	191	695	363.60
39	South Indian Bank	143	59	41.08
40	Standard Chartered Bank	43	19	44.28
41	Tamilnadu Mercantile Bank	18	43	240.72
42	Yes Bank	2024	923	45.63
	<b>PRIVATE BANK SUB TOTAL</b>	<b>30641</b>	<b>40611</b>	<b>132.54</b>
43	CMPGB	6657	3923	58.94
44	MGB	6544	2697	41.21
45	NJGB	5815	4535	77.97
	<b>RRBs - SUB TOTAL</b>	<b>19017</b>	<b>11155</b>	<b>58.66</b>
46	Bombay Mercantile Bank	0	0	#DIV/0!
47	DCCB	21109	23328	110.51
48	Nagpur Sahakari Bank	78	36	45.77
49	Shivalik Mercantile Bank	57	47	82.89
	<b>CO-OPERATIVE BANK SUB TOTAL</b>	<b>21244</b>	<b>23411</b>	<b>110.20</b>
	<b>Grand Total</b>	<b>340488</b>	<b>237792</b>	<b>69.84</b>

## DISTRICT WISE CD RATIO AS ON 30.06.2017 (Amt. in crore)

Sr.	District	Deposits	Advances	CD Ratio
1	AGAR MALWA	768	1258	163.86
2	ALIRAJPUR	900	360	39.94
3	ANUPPUR	2938	5866	199.67
4	ASHOK NAGAR	1582	1614	102.06
5	BALAGHAT	3560	1534	43.09
6	BARWANI	1968	2124	107.92
7	BETUL	4599	2247	48.86
8	BHIND	3255	1408	43.26
9	BHOPAL	69586	43878	63.06
10	BURHANPUR	2202	2107	95.67
11	CHHATARPUR	4593	2024	44.08
12	CHHINDWARA	7475	3812	51.00
13	DAMOH	2537	1463	57.65
14	DATIA	1788	1252	70.04
15	DEWAS	4137	3838	92.77
16	DHAR	5237	4406	84.12
17	<b>DINDORI</b>	<b>1020</b>	<b>293</b>	<b>28.72</b>
18	GUNA	2741	2219	80.96
19	GWALIOR	13947	6598	47.31
20	HARDA	1618	2002	123.72
21	HOSHANGABAD	4785	4607	96.27
22	INDORE	46637	40961	87.83
23	JABALPUR	22371	9929	44.38
24	JHABUA	1794	1513	84.34
25	KATNI	4117	2092	50.80
26	KHANDWA	3471	3070	88.45
27	KHARGONE	4455	4773	107.15
28	<b>MANDLA</b>	<b>2521</b>	<b>907</b>	<b>35.99</b>
29	MANDSAUR	3906	3100	79.35
30	MORENA	2933	1980	67.49
31	NARSINGHPUR	2774	2484	89.56
32	NEEMUCH	2895	1758	60.73
33	<b>PANNA</b>	<b>2070</b>	<b>863</b>	41.69
34	RAISEN	2743	3466	126.35
35	RAJGARH	2695	3023	112.17
36	RATLAM	5355	4265	79.64
37	REWA	7123	3980	55.88
38	SAGAR	7995	4000	50.02
39	<b>SATNA</b>	<b>7661</b>	<b>3068</b>	40.05
40	SEHORE	3359	4028	119.90
41	SEONI	2955	1662	56.25
42	<b>SHAHDOL</b>	<b>3453</b>	<b>1107</b>	<b>32.05</b>
43	SHAJAPUR	1882	2528	134.33
44	SHEOPUR	892	862	96.55
45	SHIVPURI	3325	1860	55.94
46	SIDHI	2280	2496	109.46
47	SINGARULI	5278	7418	140.53
48	<b>TIKAMGARH</b>	<b>3128</b>	<b>1143</b>	<b>36.53</b>
49	UJJAIN	9717	7114	73.21
50	<b>UMARIA</b>	<b>1736</b>	<b>425</b>	<b>24.47</b>
51	VIDISHA	3806	4132	108.56