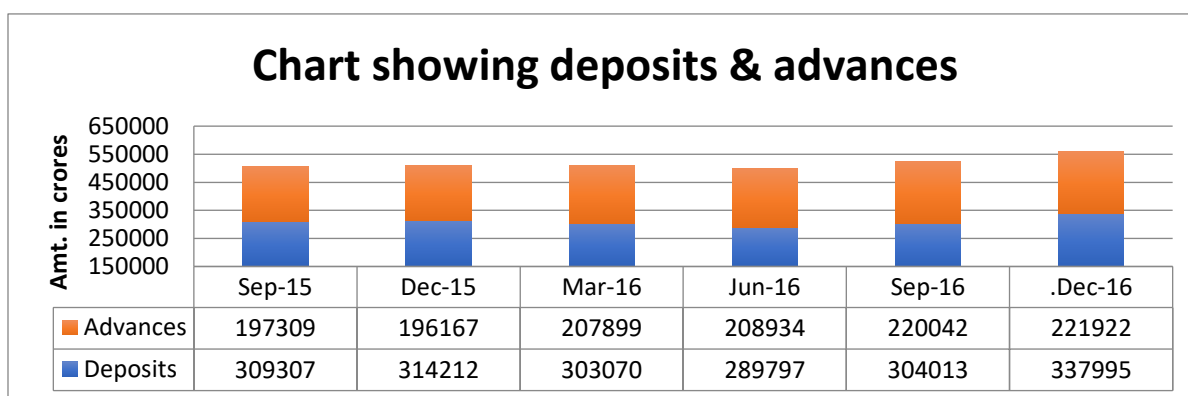
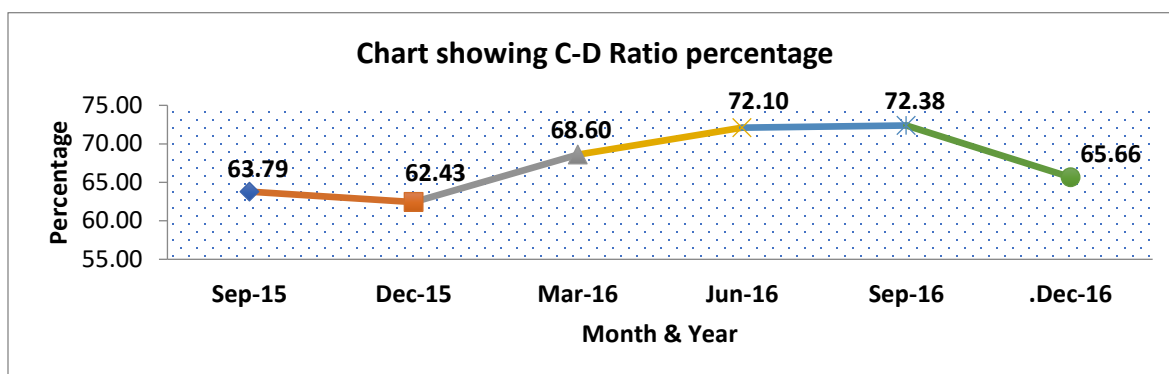


CREDIT DEPOSIT RATIO

CREDIT DEPOSIT RATIO AS ON 31ST DECEMBER 2016



HIGHLIGHTS

- The Credit Deposit Ratio as of December 2016 decreased from 72.38% in previous quarter (September 2016) to 65.66% in Dec 16 quarter.
- CD ratio has shown growth of 3.23% over corresponding previous year.
- Decline of C-D Ratio from 72.38% in September 2016 to 65.66% at the end of Q-3 of current fiscal is due to surge in deposits following demonetization.
- The year-on-year (y-o-y) growth in aggregate deposits and bank credit

worked out to 23783 crores & 25755 crores respectively in December 2016, showing an increase of 7.57% and 13.12% respectively.

IMPACT OF DEMONETIZATION ON THE C-D RATIO

SURGE IN DEPOSITS

Demonetization has aided banks in high accretion of deposits. The withdrawal of legal tender character of old Rs 500/1000 notes from November 9, and subsequent caps on drawing out money from banks and ATMs, have left banks with additional deposits over the past two months. Deposits have shot up around 13.80% in previous two months (November & Dec 2016).

CREDIT OFF TAKE

The demonetization exercise during Nov & Dec 16 affected the credit off-take. growth.

While credit growth squeezed due to work related to demonetization, there was growth in personal loans and MSME (Medium) segments.

Total outstanding under personal loans was Rs. 10162 crores as on Sep-16, which increased to Rs. 11444 crores in Dec-16. There is an increase of Rs. 1282 crores in amount and number also increased by 39246 under personal loans category.

Loan outstanding under priority sector also increased by Rs. 4363 crores during Sep to Dec-16 quarter.

Another factor, which impacted the credit growth is, payment of insurance claim amount of Rs. 4416 crores in Dec-16 under NAIS (National Agriculture Insurance Scheme) for Kharif 2015 in agriculture loan accounts.

BANKS WITH C-D RATIO BELOW 40% AS ON 31.12.2016

| Sr. | Banks | No. of Branches | Amount in crores | | |
|-----|--------------------------|-----------------|------------------|----------|-----------|
| | | | Deposits | Advances | C-D Ratio |
| 1 | Citi Bank | 1 | 39.84 | 0.02 | 0.05 |
| 2 | Dhan Laxmi Bank Ltd. | 1 | 8.03 | 0.35 | 4.36 |
| 3 | Bharatiya Mahila Bank | 4 | 42.28 | 6.54 | 15.47 |
| 4 | Catholic Syrian Bank | 1 | 36.01 | 7.04 | 19.55 |
| 5 | Jammu & Kashmir Bank | 2 | 151.69 | 32.41 | 21.37 |
| 6 | Standard Chartered Bank | 3 | 196.77 | 61.2 | 31.10 |
| 7 | Federal Bank Ltd. | 11 | 472.55 | 154.84 | 32.77 |
| 8 | Mandhyanchal Gramin Bank | 454 | 6891.21 | 2504.13 | 36.34 |
| 9 | Laxmi Vilas Bank Ltd. | 4 | 123.14 | 45.38 | 36.85 |
| 10 | South Indian Bank | 3 | 140.15 | 52.18 | 37.23 |
| 11 | Indian Bank | 28 | 931.96 | 350.94 | 37.66 |

AGENCY WISE MOVEMENT OF C-D RATIO

Amount in crores

| Banks | Deposits | | Advances | | CD Ratio | | % Variation over previous Qtr. | |
|-------------------|----------|--------|----------|--------|----------|--------|--------------------------------|-------|
| | 16-Sep | 16-Dec | 16-Sep | 16-Dec | 16-Sep | 16-Dec | Dep. | Adv. |
| PSBs | 241937 | 268219 | 153880 | 150442 | 63.6 | 56.09 | 10.86 | -2.23 |
| Pvt. Banks | 25727 | 28608 | 36495 | 36744 | 141.86 | 128.43 | 11.20 | 0.68 |
| RRBs | 18063 | 20256 | 11066 | 10594 | 61.27 | 52.30 | 12.14 | -4.27 |
| DCCBs | 18287 | 20912 | 18601 | 24142 | 101.72 | 111.45 | 14.35 | 29.79 |
| Total | 304013 | 337995 | 220042 | 221922 | 72.38 | 65.66 | 11.18 | 0.85 |

- Public sector banks continued to maintain their leading position accounting for 79.36 per cent of total deposits and 71.14 per cent of bank credit in December 2016.
- As on December 31, 2016, the Credit Deposit (C-D) ratio of all banks in the state stood at 65.66 per cent. At 128.43 per cent, the C-D ratio of private sector banks was higher than other banks. For public sector banks, regional rural banks & co-operative banks, the C-D ratio stood at 56.09%, 52.30% & 111.45% respectively.
- Among the 36 States/Union Territories, 6 States/Union Territories, Madhya Pradesh ranked 10th from top in terms of CD Ratio. The CD ratio was the highest for Telangana, Tamilnadu, Andhra Pradesh, Puduchery, Chandigarh, Karnataka, Maharashtra & Rajasthan.

DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.12.2016

Amount in crores

| Sr. No. | DISTRICT | Sep-16 | | | Dec-16 | | | % Variation over previous Qtr. | | |
|---------|-------------------|--------|------|--------------|--------|------|--------------|--------------------------------|--------|-----------|
| | | DEP. | ADV. | C.D RATIO | DEP. | ADV. | C.D RATIO | DEP. | ADV. | C.D RATIO |
| 1 | UMARIA | 1488 | 495 | 33.29 | 1665 | 379 | 22.77 | 11.9 | -23.46 | -10.52 |
| 2 | SHAHDOL | 3258 | 902 | 27.7 | 3581 | 922 | 25.76 | 9.91 | 2.21 | -1.94 |
| 3 | SATNA | 6358 | 2843 | 44.72 | 7695 | 2681 | 34.84 | 21.03 | -5.72 | -9.88 |
| 4 | SAGAR | 7938 | 3575 | 45.04 | 12264 | 4180 | 34.09 | 54.51 | 16.93 | -10.95 |
| 5 | JABALPUR | 19257 | 8148 | 42.31 | 23743 | 8391 | 35.34 | 23.29 | 2.98 | -6.97 |
| 6 | TIKAMGARH | 2718 | 1166 | 42.9 | 3178 | 1143 | 35.97 | 16.9 | -1.99 | -6.93 |
| 7 | PANNA | 1777 | 787 | 44.28 | 2114 | 779 | 36.86 | 19 | -0.95 | -7.43 |
| 8 | MANDLA | 2285 | 1076 | 47.09 | 2480 | 929 | 37.45 | 8.54 | -13.69 | -9.65 |
| 9 | DINDORI | 774 | 315 | 40.72 | 862 | 329 | 38.14 | 11.31 | 4.26 | -2.58 |
| 10 | CHHATARPUR | 4296 | 1905 | 44.34 | 4691 | 1802 | 38.42 | 9.18 | -5.4 | -5.92 |
| 11 | BHIND | 2826 | 1403 | 49.65 | 3577 | 1386 | 38.74 | 26.56 | -1.25 | -10.91 |

- While Dindori, Shahdol & Umaria districts have already been categorized among low CD ratio districts (below 40%), there are new entrants (Bhind, Chhattarpur, Jabalpur, Mandla, Panna, Sagar, Satna & Tikamgarh districts) in the list of low CD ratio districts at the end of December 2016.
- SLBC vide their letter no. ZO: SLBC: 2016-17:704 dated 21.01.2017 advised, Lead District Manager of above districts to furnish reasons for decline in CD ratio from September quarter to current quarter. All the LDMs informed that due to demonetization of old currency notes (Rs. 500 & 1000), deposits increased while credit off take was minimal. It is expected to improve the situation in the next quarter.

BANKS & THEIR C-D RATIO IN LOW CD RATIO DISTRICTS AS ON 31.12.2016

| Sr. | Banks | Dindori | Shahdol | Umaria | Satna | Sagar | Jabalpur | Tikangarh | Panna | Mandla | Chhatarpur | Bhind |
|-----|--------------------------|---------|---------|--------|--------|--------|----------|-----------|--------|--------|------------|--------|
| 1 | Allahabad Bank | 53.00 | 46.90 | | 41.80 | 56.86 | 32.06 | 34.37 | 41.46 | 48.56 | 39.07 | |
| 2 | Andhra Bank | | | | 24.51 | 24.10 | 18.20 | | | | | 32.67 |
| 3 | Bank of Baroda | 47.00 | 15.96 | 69.14 | 50.18 | 32.30 | 65.67 | 37.94 | 18.39 | | 36.92 | 12.70 |
| 4 | Bank of India | 17.00 | 16.53 | 85.93 | 12.82 | 41.22 | 31.95 | 17.85 | 44.21 | 20.05 | 49.48 | 71.91 |
| 5 | Bank of Maharashtra | | 61.49 | | 132.73 | 34.91 | 61.71 | | 42.56 | 15.89 | | |
| 6 | Canara Bank | 55.00 | 22.04 | 53.74 | 62.22 | 4.52 | 50.72 | 25.82 | 18.00 | 35.38 | 40.29 | 43.81 |
| 7 | Central Bank of India | 34.00 | 23.87 | 17.84 | 15.68 | 43.59 | 38.89 | 27.79 | 39.45 | 24.13 | 29.99 | 40.78 |
| 8 | Corporation Bank | | | | 54.12 | 159.89 | 11.29 | | | 23.86 | | |
| 9 | Dena Bank | | 24.80 | | 27.10 | 39.35 | 17.94 | | | 23.20 | 14.85 | |
| 10 | IDBI Bank | 31.00 | 30.00 | 49.04 | 19.97 | 49.19 | 28.80 | 38.07 | 24.23 | 71.33 | 103.45 | 21.21 |
| 11 | Indian Bank | 16.00 | | | 19.59 | 18.74 | 14.33 | | | | | |
| 12 | Indian Overseas Bank | | | | 38.89 | 44.22 | 11.29 | | | | 19.94 | 40.91 |
| 13 | Oriental Bank of Comm. | | | | 9.93 | 18.81 | 17.46 | | | | | 11.87 |
| 14 | Punjab and Sindh Bank | | | | 35.62 | 65.49 | 34.36 | | | | 31.13 | 21.63 |
| 15 | Punjab National Bank | 13.00 | 15.78 | 6.17 | 25.30 | 36.84 | 30.28 | 13.27 | 6.32 | 16.25 | 17.67 | 26.38 |
| 16 | S.B. of Hyderabad | | | | | | | | 3.06 | | | |
| 17 | S.B. of Patiala | | | | | | 58.55 | | | | | |
| 18 | State Bank of India | 30.00 | 25.64 | 18.85 | 22.79 | 16.62 | 32.75 | 25.70 | 26.83 | 31.40 | 25.85 | 29.34 |
| 19 | Syndicate Bank | | 80.83 | 119.15 | 19.03 | 35.94 | 110.02 | | 42.77 | 24.27 | 27.49 | |
| 20 | UCO Bank | 61.00 | 29.69 | 29.78 | 12.61 | 27.73 | 17.37 | 45.97 | 12.21 | 120.00 | 100.00 | 20.59 |
| 21 | Union Bank of India | 32.00 | 9.01 | 10.44 | 17.80 | 70.76 | 25.16 | 41.73 | 8.21 | 30.25 | 25.69 | 16.64 |
| 22 | United Bank of India | | | | 29.42 | | 21.29 | | | | | |
| 23 | Vijaya Bank | | 94.70 | 7.04 | 80.86 | 147.52 | 50.27 | | 7.19 | 217.00 | 3.64 | |
| 24 | Axis Bank | 5.00 | 29.05 | | 31.96 | 27.89 | 60.69 | 14.81 | 4.08 | 25.00 | 13.27 | 68.16 |
| 25 | HDFC Bank | 53.00 | 125.34 | 42.65 | 57.02 | 160.06 | 18.33 | 24.15 | 37.24 | 380.00 | 112.18 | 68.83 |
| 26 | ICICI Bank | | 35.56 | 584.42 | 99.21 | 248.08 | 78.64 | 63.86 | 28.23 | 14.30 | 45.45 | 26.46 |
| 27 | IDFC | | | | | | | | | | | |
| 28 | Indusind Bank Limited | | | | 825.55 | 405.71 | 933.54 | 511.63 | | 322.00 | | |
| 29 | Karnataka Bank Limited | | | | | | 86.48 | | | | | |
| 30 | Kotak Mahindra Bank | | | | | 178.87 | | | | | 206.52 | |
| 31 | Ratnakar Bank Ltd. (RBL) | | | | | 397.20 | | | | | | |
| 32 | Yes Bank | | | | | | 79.21 | | | | | |
| 33 | CMPGB | 33.00 | 20.31 | 17.64 | | | 54.03 | | | 28.48 | | 33.27 |
| 34 | MGB | | | | 31.48 | 52.20 | | 32.78 | 39.46 | | 37.94 | |
| 35 | NJGB | | | | | | | | | | | 17.07 |
| 36 | DCCB | 84.00 | 69.07 | 80.31 | 120.27 | 297.06 | | 103.54 | 165.92 | 80.96 | 151.98 | 149.93 |

DISTRICTS WISE CD RATIO AS ON 31.12.2016

AMOUNT IN CRORES

| Sr. No. | DISTRICT | Sep-2016 | | | Dec-2016 | | |
|---------|-------------------|--------------|-------------|--------------|--------------|-------------|--------------|
| | | DEPOSITS | ADVANCES | C.D RATIO | DEPOSITS | ADVANCES | C.D RATIO |
| 1 | AGAR MALWA | 568 | 1005 | 176.93 | 601 | 1145 | 190.56 |
| 2 | ALIRAJPUR | 910 | 422 | 46.36 | 1003 | 416 | 41.54 |
| 3 | ANUPPUR | 2477 | 5847 | 236.09 | 2698 | 5825 | 215.90 |
| 4 | ASHOK NAGAR | 1409 | 1345 | 95.47 | 1589 | 1466 | 92.25 |
| 5 | BALAGHAT | 3011 | 1548 | 51.41 | 3421 | 1562 | 45.65 |
| 6 | BARWANI | 1459 | 1624 | 111.3 | 193 | 172 | 89.23 |
| 7 | BETUL | 4344 | 2146 | 49.41 | 4851 | 2191 | 45.16 |
| 8 | BHIND | 2826 | 1403 | 49.65 | 3577 | 1386 | 38.74 |
| 9 | BHOPAL | 59721 | 41024 | 68.69 | 63399 | 37668 | 59.41 |
| 10 | BURHANPUR | 2162 | 1900 | 87.9 | 2346 | 1940 | 82.66 |
| 11 | CHHATARPUR | 4296 | 1905 | 44.34 | 4691 | 1802 | 38.42 |
| 12 | CHHINDWARA | 6593 | 3622 | 54.94 | 7429 | 3597 | 48.41 |
| 13 | DAMOH | 2358 | 1367 | 57.99 | 2777 | 1409 | 50.73 |
| 14 | DATIA | 1562 | 1224 | 78.38 | 1787 | 1236 | 69.17 |
| 15 | DEWAS | 3733 | 3632 | 97.31 | 4844 | 3333 | 68.80 |
| 16 | DHAR | 5236 | 4830 | 92.24 | 6860 | 4898 | 71.40 |
| 17 | DINDORI | 774 | 315 | 40.72 | 862 | 329 | 38.14 |
| 18 | GUNA | 2521 | 2148 | 85.19 | 2921 | 1929 | 66.05 |
| 19 | GWALIOR | 15265 | 6232 | 40.82 | 1573 | 671 | 42.63 |
| 20 | HARDA | 1363 | 2040 | 149.65 | 1634 | 1981 | 121.24 |
| 21 | HOSHANGABAD | 4864 | 4934 | 101.45 | 5312 | 4682 | 88.13 |
| 22 | INDORE | 42188 | 45522 | 107.9 | 46151 | 46544 | 100.85 |
| 23 | JABALPUR | 19257 | 8148 | 42.31 | 23743 | 8391 | 35.34 |
| 24 | JHABUA | 1481 | 1268 | 85.61 | 1532 | 1098 | 71.67 |
| 25 | KATNI | 3595 | 2007 | 55.81 | 4232 | 1713 | 40.49 |
| 26 | KHANDWA | 2757 | 3054 | 110.77 | 18573 | 19948 | 107.4 |
| 27 | KHARGONE | 4836 | 3719 | 76.9 | 4449 | 4674 | 105.05 |
| 28 | MANDLA | 2285 | 1076 | 47.09 | 2480 | 929 | 37.45 |
| 29 | MANDSAUR | 2998 | 2555 | 85.21 | 3679 | 2635 | 71.61 |
| 30 | MORENA | 3062 | 2093 | 68.35 | 3874 | 2055 | 53.04 |
| 31 | NARSINGHPUR | 2215 | 2177 | 98.25 | 2717 | 2512 | 92.49 |
| 32 | NEEMUCH | 2409 | 1852 | 76.84 | 2911 | 1697 | 58.28 |
| 33 | PANNA | 1777 | 787 | 44.28 | 2114 | 779 | 36.86 |
| 34 | RAISEN | 2391 | 3741 | 156.44 | 2204 | 2501 | 113.48 |
| 35 | RAJGARH | 2242 | 2965 | 132.25 | 2409 | 2743 | 113.9 |
| 36 | RATLAM | 4584 | 3286 | 71.68 | 4451 | 5182 | 116.43 |
| 37 | REWA | 7418 | 3985 | 53.72 | 9631 | 5617 | 58.33 |
| 38 | SAGAR | 7938 | 3575 | 45.04 | 12264 | 4180 | 34.09 |
| 39 | SATNA | 6358 | 2843 | 44.72 | 7695 | 2681 | 34.84 |
| 40 | SEHORE | 2547 | 3602 | 141.42 | 2683 | 2744 | 102.27 |
| 41 | SEONI | 2495 | 1620 | 64.9 | 2902 | 1606 | 55.35 |
| 42 | SHAHDOL | 3258 | 902 | 27.7 | 3581 | 922 | 25.76 |
| 43 | SHAJAPUR | 1769 | 2750 | 155.45 | 1736 | 1846 | 106.32 |
| 44 | SHEOPUR | 719 | 832 | 115.69 | 920 | 815 | 88.65 |
| 45 | SHIVPURI | 2931 | 1674 | 57.11 | 2931 | 1674 | 57.11 |
| 46 | SIDHI | 2127 | 2445 | 114.94 | 2282 | 2439 | 106.88 |
| 47 | SINGARULI | 4770 | 7762 | 162.71 | 6554 | 6493 | 99.07 |
| 48 | TIKAMGARH | 2718 | 1166 | 42.9 | 3178 | 1143 | 35.97 |
| 49 | UJJAIN | 9012 | 7731 | 85.79 | 8306 | 5390 | 64.89 |
| 50 | UMARIA | 1488 | 495 | 33.29 | 1665 | 379 | 22.77 |
| 51 | VIDISHA | 3276 | 4148 | 126.64 | 3907 | 4029 | 103.13 |