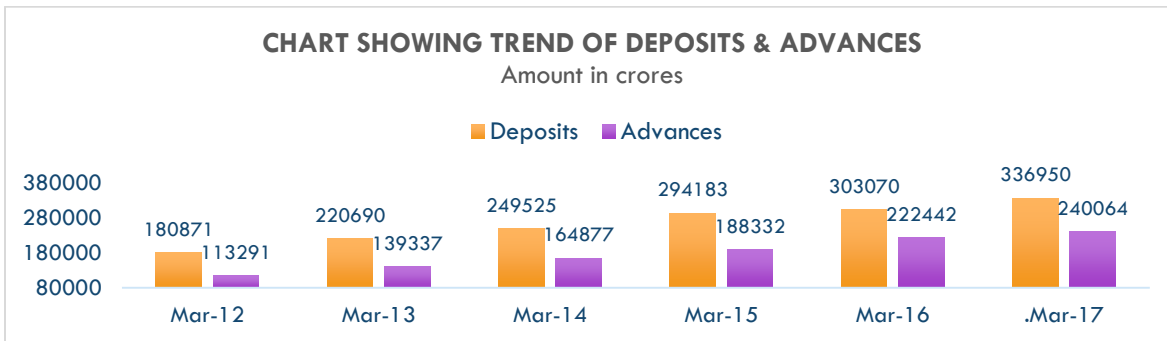
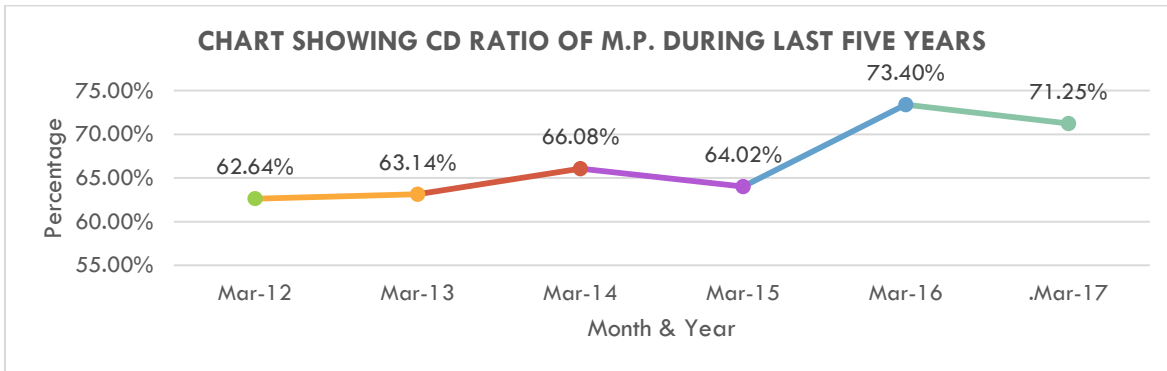


CREDIT DEPOSIT RATIO

CREDIT DEPOSIT RATIO



HIGHLIGHTS

- The CD ratio of the state as on 31st March 2017 was 71.25% as against 73.40% a year ago. The fall in this ratio has been primarily due to a fall of credit growth compared with deposit growth mainly due to demonetization. During 2016-17, growth in deposits was 11.18%, it was 7.92% for advances. The growth rate of deposit and credit was 3.02% and 18.11%, respectively in previous financial year.
- The credit-deposit (C-D) ratio at the national level stood at 71.77% as of 31st March 2017, it is 71.25% for M.P.
- CD ratio in rural, semi-urban & urban centres was % 87.83%, 70.14% and 65.06% respectively as on 31st March-2017.
- Due to demonetization, deposits were shot up in the month of November & Dec 2016, which is reduced during Mar-17 quarter. As of 31.12.2016, total deposits were 337995 crores, which is reduced to 336950 crores, showing a decline of Rs. 1045 crores.

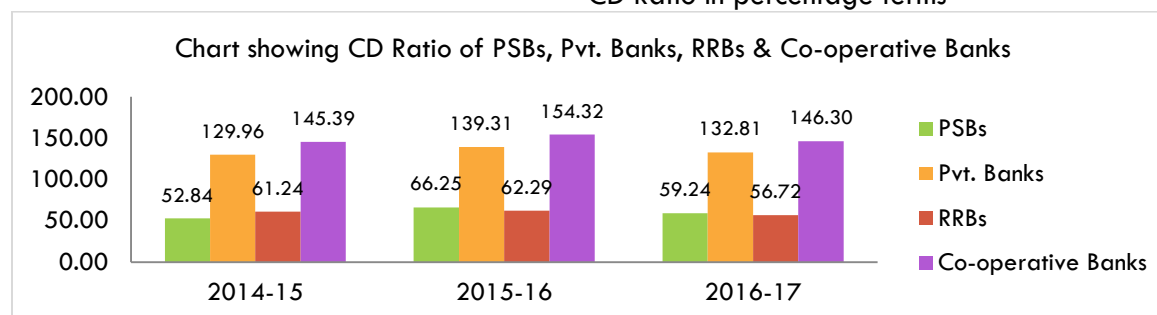
BANKS WITH C-D RATIO BELOW 40% AS ON 31.03.2017

Amount in crores

Banks	Deposits	Advances	CD Ratio
Madhyanchal Gramin Bank	6634.82	2596.14	39.13
Dhan Laxmi Bank Ltd.	8.34	0.41	4.93
Catholic Serian Bank	37.55	6.78	18.06
Jammu & Kashmir Bank	144.64	32.24	22.29
Federal Bank Ltd.	495.54	183.64	37.06
MGB	6634.82	2596.14	39.13
Citi Bank	37.53	0.01	0.03

AGENCY WISE MOVEMENT OF CREDIT DEPOSIT RATIO

CD Ratio in percentage terms



- As on 31st March 2017, the Credit Deposit (C-D) ratio of all banks in the state stood at 71.25 per cent. At 146.30 per cent, the C-D ratio of Cooperative banks was higher than other banks followed by private banks with CD ratio 132.81%. For public sector banks & regional rural banks, the C-D ratio stood at 59.24% & 56.72 respectively.

DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.03.2017

Amount in crores

Sr. No.	District	30.09.2016			31.12.2016			31.03.2017		
		Dep.	Adv.	CD Ratio	Dep.	Adv.	CD Ratio	Dep.	Adv.	CD Ratio
1	Bhind	2826	1403	49.65	3577	1386	38.74	3226	1392	43.15
2	Chhatarpur	4296	1905	44.34	4691	1802	38.42	4502	1941	43.11
3	Dindori	774	315	40.72	862	329	38.14	885	351	39.66
4	Jabalpur	19257	8148	42.31	23743	8391	35.34	24950	9991	40.04
5	Mandla	2285	1076	47.09	2480	929	37.45	2521	889	35.26
6	Panna	1777	787	44.28	2114	779	36.86	2112	828	39.20
7	Sagar	7938	3575	45.04	12264	4180	34.09	7762	3978	51.25
8	Satna	6358	2843	44.72	7695	2681	34.84	7668	2803	36.55
9	Shahdol	3258	902	27.70	3581	922	25.76	3383	1069	31.60
10	Tikamgarh	2718	1166	42.90	3178	1143	35.97	3069	1118	36.43
11	Umaria	1488	495	33.29	1665	379	22.77	1751	417	23.81

DISTRICTS WISE CD RATIO AS ON 31.03.2017

Amount in lacs

Sr. No.	DISTRICTS	DEPOSITS	ADVANCES	C.D RATIO
1	AGAR MALWA	74351	120960	162.69
2	ALIRAJPUR	98653	42452	43.03
3	ANUPPUR	295322	587183	198.83
4	ASHOK NAGAR	152447	152473	100.02
5	BALAGHAT	310826	132953	42.77
6	BARWANI	249863	279976	112.05
7	BETUL	486527	226753	46.61
8	BHIND	322590	139176	43.14
9	BHOPAL	6450147	3611823	56.00
10	BURHANPUR	238862	205491	86.03
11	CHHATARPUR	450152	194139	43.13
12	CHHINDWARA	742352	374036	50.39
13	DAMOH	265965	143409	53.92
14	DATIA	175220	131996	75.33
15	DEWAS	397101	399328	100.56
16	DHAR	450744	355862	78.95
17	DINDORI	88528	35073	39.62
18	GUNA	282756	216712	76.64
19	GWALIOR	1710891	740786	43.30
20	HARDA	158480	201189	126.95
21	HOSHANGABAD	524275	480740	91.70
22	INDORE	4821976	4630317	96.03
23	JABALPUR	2495033	999102	40.04
24	JHABUA	189645	141124	74.41
25	KATNI	409599	204528	49.93
26	KHANDWA	503127	470422	93.50
27	KHARGONE	385861	484743	125.63
28	MANDLA	252113	88897	35.26
29	MANDSAUR	384667	286583	74.50
30	Morena	371512	225651	60.74
31	NARSINGHPUR	267345	248688	93.02
32	NEEMUCH	291014	174938	60.11
33	PANNA	211217	82768	39.19
34	RAISEN	279933	379169	135.45
35	RAJGARH	269535	302334	112.17
36	RATLAM	602194	400265	66.47
37	REWA	728674	409851	56.25
38	SAGAR	776249	397844	51.25
39	SATNA	766773	280341	36.56
40	SEHORE	296900	344326	115.97
41	SEONI	294464	165838	56.32
42	SHAHDOL	338375	106972	31.61
43	SHAJAPUR	199279	240632	120.75
44	SHEOPUR	89209	82737	92.75
45	SHIVPURI	339844	178571	52.55
46	SIDHI	232181	243265	104.77
47	SINGARULI	508723	664405	130.60
48	TIKAMGARH	306949	111753	36.41
49	UJJAIN	730662	489016	66.93
50	UMARIA	175088	41725	23.83
51	VIDISHA	375475	417375	111.16