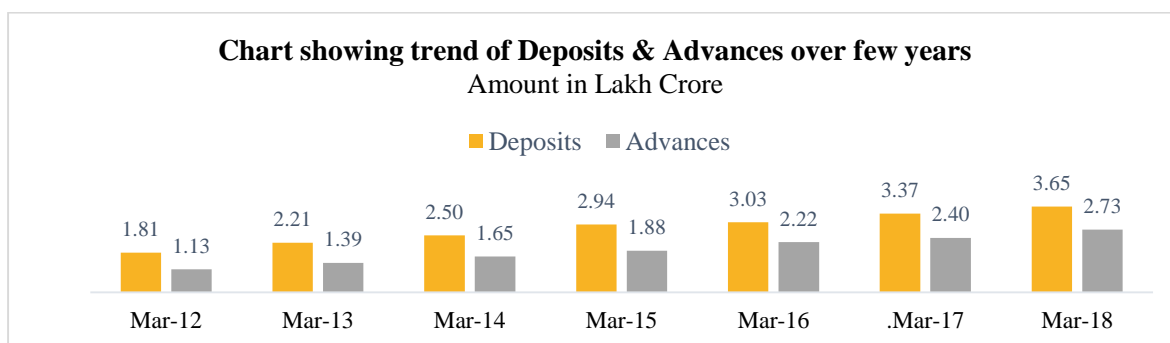


## CREDIT DEPOSIT RATIO

Amount in crore

SR.	IMPORTANT INDICATOR	Mar-17	Mar-18	Y-o-Y variation	Y-o-Y variation %
	<b>ALL BANKS</b>				
<b>1</b>	(i) Aggregate Deposits	336950	365432	28482	8.45
	(ii) Bank Credit	240064	272924	32860	13.69
<b>2</b>	<b>SCHEDULED COMMERCIAL BANKS (SCBs)</b>				
	i. Aggregate Deposits	295728	324203	28475	9.63
	ii. Bank Credit	197260	229915	32655	16.55
	iii. Aggregate Deposits, All India	10757690	11475280	717590	6.67
	iv. Bank Credit, All India	7841470	8650680	809210	10.32
	v. CD Ratio of SCBs, All India	72.89	75.39	2.49	2.49
	vi. CD Ratio of SCBs in M.P.	66.70	70.92	4.21	4.21
<b>3</b>	<b>Credit Deposit Ratio (Percent)</b>				
	Commercial Banks	67	71	4.21	4.21
	Regional Rural Banks	57	59	2.38	2.38
	Cooperative Banks	146	146	0.18	0.18
	All Banks	71	75	3.69	3.69
	All Banks as per credit place of utilisation	74	78	3.6	3.6

- On a year-on-year (y-o-y) basis, aggregate deposits grew at the rate of 8.45% and bank credit grew at the rate of 17.55% (y-o-y).
- Annual growth rate in aggregate deposits of Scheduled Commercial Banks was 9.63%, whereas it was 16.55% for credit as on March 31, 2018.
- The credit-deposit (C-D) ratio of all SCBs in the state increased to 71 during March- 2018 from 67% a year ago.
- CD ratio of the state increased from 71% a year ago to 75% during March-2018.
- Including the credit, which has been financed from outside the state but it is being utilized in the state, the CD ratio comes to 78% during March 2018. An amount of Rs 10647 crore credit is being utilized in the state.



**DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.03.2018**

Amount in crores

Sr	Districts	Lead Bank	Deposits		Advances		Variation		CD Ratio%*	
			Mar-17	Mar-18	Mar-17	Mar-18	Dep.	Adv.	Mar-17	Mar-18
1	ANUPPUR	CBOI	3169	3318	598	616	149	18	18.87	18.57
2	DINDORI	CBOI	885	1074	321	341	189	20	36.27	31.75
3	MANDLA	CBOI	2521	3015	889	964	494	75	35.26	31.97
4	SHAHDOL	CBOI	3383	3698	1069	1192	315	123	31.60	32.24
5	SINGRAULI	UBI	7841	8203	2047	2139	362	92	26.11	26.08
6	TIKAMGARH	SBI	3069	3449	1118	1319	380	201	36.43	38.24
7	UMARIA	SBI	1751	1832	417	497	81	80	23.81	27.12