

## Credit Deposit Ratio

### CD RATIO-STATUS

SR.	IMPORTANT INDICATOR	Sep-17	Sep-18	Sep-19	Amount in Crore			
					Y-o-Y variation		Y-o-Y variation %	
					Sep-18	Sep-19	Sep-18	Sep-19
<b>ALL BANKS</b>								
1	(i) Aggregate Deposits	3,48,872	3,78,896	4,16,048	30,024	37,152	8.61	9.81
	(ii) Bank Credit	2,57,744	2,85,630	3,21,448	27,886	35,818	10.82	12.54
2	<b>SCHEDULED COMMERCIAL BANKS* (SCBs)</b>							
i	Aggregate Deposits	3,27,872	3,55,793	3,91,059	27,921	35,266	8.52	9.91
ii	Bank Credit	2,28,094	2,51,383	2,86,843	23,289	35,460	10.21	14.11
iii	<b>Aggregate Deposits, All India</b>	1,09,98,419	1,17,99,855	1,29,06,766	8,01,436	11,06,911	7.29	9.38
iv	<b>Bank Credit, All India</b>	80,24,407	89,81,664	97,71,310	9,57,257	789646	11.93	8.79
v	<b>CD Ratio of SCBs, All India</b>	72.96	76.12	75.71	3.16	-0.41	4.33	-0.54
3	<b>Credit Deposit Ratio (Percent) in Madhya Pradesh</b>							
i	Scheduled Commercial Banks*	69.57	70.65	73.35	1.09	2.70	1.56	3.82
ii	Regional Rural Banks	59.31	56.55	53.32	-2.76	-3.23	-4.65	-5.71
iii	Cooperative Banks	141.19	148.23	138.56	7.04	-9.67	4.99	-6.52
iv.	All Banks	73.88	75.38	77.26	1.50	1.88	2.03	2.49
v.	All Banks as per credit place of utilisation	76.17	77.65	80.07	1.48	2.42	1.94	3.12

\*Including RRBs & SFBs

- Year-on-year (y-o-y) basis, aggregate deposits and credit of all the banks in Madhya Pradesh grew at the rate of 9.81% and 12.54% respectively in September 2019, which is higher than the growth of the corresponding period of previous year.
- CD ratio of the State increased to 77.26% in September 2019 from 75.38% previous year. CD ratio of the State stood at 80.07% in September 2019 as per place of utilization Norm of RBI.
- Deposits and credit of Scheduled Commercial Banks (Including RRBs & SFBs) in the State grew at 9.91% and 14.11% respectively y-o-y, while it was 9.38% and 8.79% for all India level in September 2019.
- Credit-Deposit Ratio of Scheduled Commercial Banks (Including RRBs & SFBs) in the State increased from 70.65% in September 2018 to 73.35% in September 2019. However, it is lower than CD ratio of these banks in all India level.
- CD ratio of Regional Rural Banks in the State has shown declining trends over previous few years. CD ratio of Cooperative Banks has also declined in Sep-19 from previous year.

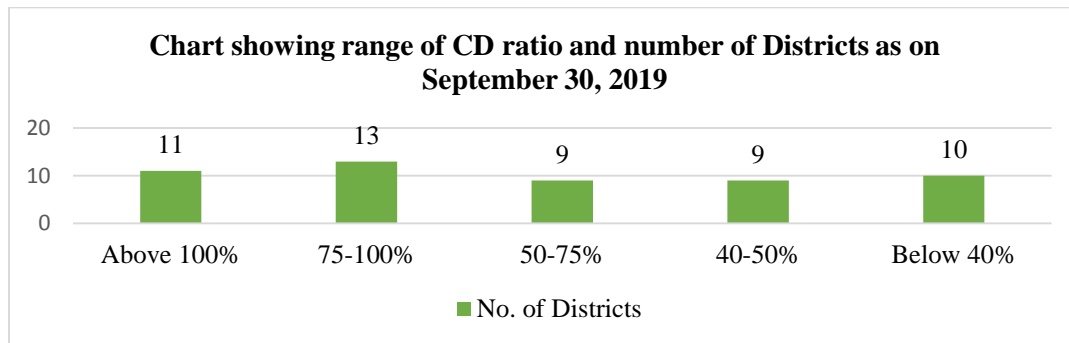
## CENTRE WISE AND AGENCY WISE GROWTH IN DEPOSITS AND ADVANCES

Amount in Crore

SR.	IMPORTANT INDICATORS	Sep-18	Sep-19	Y-o-Y variation	Y-o-Y variation %
	<b>ALL BANKS</b>				
<b>1</b>	<b>(i) Aggregate Deposits</b>	<b>3,78,896</b>	<b>4,16,048</b>	<b>37,152</b>	<b>9.81</b>
	• Rural	54,362	59,711	5,349	9.84
	• Semi Urban	92,879	1,04,336	11,457	12.34
	• Urban	2,31,655	2,52,001	20,346	8.78
	<b>(ii) Bank Credit</b>	<b>2,85,630</b>	<b>3,21,448</b>	<b>35,818</b>	<b>12.54</b>
	• Rural	52,546	56,629	4,083	7.77
	• Semi Urban	64,848	76,444	11,596	17.88
	• Urban	1,68,236	1,88,375	20,139	11.97
<b>2</b>	<b>COMMERCIAL BANKS (PSBs &amp; PVTs)</b>				
	• Aggregate Deposits	3,33,656	3,66,628	32,972	9.88
	• Bank Credit	2,36,233	2,69,389	33,156	14.04
<b>3</b>	<b>REGIONAL RURAL BANKS</b>				
	• Aggregate Deposits	20,931	22,385	1,454	6.95
	• Bank Credit	11,837	11,936	99	0.84
<b>4</b>	<b>COOPERATIVE BANKS</b>				
	• Aggregate Deposits	23,103	24,975	1,872	8.10
	• Bank Credit	34,247	34,605	358	1.05

- Annual credit growth in semi-urban centres was maximum followed by urban and rural centres in September 2019.
- Semi-urban centres recorded highest growth in deposits y-o-y in September 2019 followed by rural and urban centres.
- Branches/ offices in urban/metropolitan centres accounted for nearly 60% banking business followed by semi-urban (25%) and rural (16%) centres in September 2019.

## DISTRICT WISE CD RATIO



- The districts, where C-D ratio was more than 100% as on September 31, 2019 are, Agar Malwa, Raisen, Shajapur, Rajgarh, Sehore, Harda, Khargone, Ashok Nagar, Vidisha, Dewas & Mandsaur.
- District having C-D ratio between 75-100% are, Dhar, Narsinghpur, Bhopal, Jhabua, Ujjain, Guna, Ratlam, Indore, Barwani, Sheopur kala, Hoshangabad, Burhanpur and Khandwa.
- District having C-D ratio between 50-75% are, Neemuch, Datia, Jabalpur, Morena, Seoni, Damoh, Shivpuri, Chhindwara and Sidhi.
- District having C-D ratio between 40-50% are, Katni, Sagar, Balaghat, Alirajpur, Betul, Gwalior, Satna, Chhatarpur and Bhind.

## DISTRICTS WITH CD RATIO BELOW 40% AS ON 30.09.2019

Amount in Crores

Sr.	Districts	Lead Bank	Deposits		Advances		CD Ratio%*		Y-o-Y variation	
			Sep-18	Sep-19	Sep-18	Sep-19	Sep-18	Sep-19	Sep-18	Sep-19
1	Panna	SBI	2514	2608	1044	1040	41.54	39.86	94	-5
2	Mandla	CBOI	2964	3088	1170	1190	39.48	38.54	125	20
3	Niwari	SBI	NA	998	NA	371	NA	37.19	NA	
4	Rewa	UBI	10442	11046	3651	3586	34.97	32.46	604	-65
5	Tikamgarh	SBI	3766	3056	1383	967	36.73	31.66	-711	-416
6	Dindori	CBOI	1137	1200	380	375	33.40	31.24	63	-5
7	Singrauli	UBI	7333	8315	2562	2520	34.94	30.30	982	-42
8	Shahdol	CBOI	4217	4524	1150	1289	27.26	28.49	307	139
9	Umariya	SBI	2244	2291	490	578	21.83	25.23	47	88
10	Anuppur	CBOI	3207	3346	732	747	22.81	22.33	139	16

## DISTRICTS WISE CD RATIO AS ON 30.09.2019

Amount in lakh

S/	District Name	Deposits	Credit	CD Ratio
1	AGAR MALWA	76075	127660	167.81
2	ALIRAJPUR	123213	58691	47.63
3	ANUPPUR	334556	74709	22.33
4	ASHOK NAGAR	178174	205906	115.56
5	BALAGHAT	466199	223200	47.88
6	BARWANI	333835	297608	89.15
7	BETUL	633167	299716	47.34
8	BHIND	386708	158735	41.05
9	BHOPAL	8188540	8035749	98.13
10	BURHANPUR	274063	227442	82.99
11	CHHATARPUR	602775	248859	41.29
12	CHHINDWARA	903541	510382	56.49
13	DAMOH	347981	199916	57.45
14	DATIA	256992	168248	65.47
15	DEWAS	558535	634321	113.57
16	DHAR	760174	756641	99.54
17	DINDORI	120036	37498	31.24
18	GUNA	415442	389850	93.84
19	GWALIOR	2240317	1017524	45.42
20	HARDA	262821	320241	121.85
21	HOSHANGABAD	693258	594496	85.75
22	INDORE	6336481	5715391	90.20
23	JABALPUR	2901847	1785085	61.52
24	JHABUA	249195	238871	95.86
25	KATNI	565390	278731	49.30
26	KHANDWA	418920	340824	81.36
27	KHARGONE	588544	685934	116.55
28	MANDLA	308812	119030	38.54
29	MANDSAUR	447668	448106	100.10
30	MORENA	431047	261121	60.58
31	NARSINGHPUR	407928	400913	98.28
32	NEEMUCH	359287	263652	73.38
33	NIWARI	99840	37128	37.19
34	PANNA	260820	103963	39.86
35	RAISEN	366640	562229	153.35
36	RAJGARH	329343	435556	132.25
37	RATLAM	647301	598474	92.46
38	REWA	1104579	358585	32.46
39	SAGAR	1135573	552021	48.61
40	SATNA	983210	414130	42.12
41	SEHORE	423085	521771	123.33
42	SEONI	376791	218535	58.00
43	SHAHDOL	452445	128882	28.49
44	SHAJAPUR	279262	427786	153.18
45	SHEOPUR KALA	117176	102848	87.77
46	SHIVPURI	421202	238090	56.53
47	SIDHI	353681	191052	54.02
48	SINGRAULI	831500	251964	30.30
49	TIKAMGARH	305568	96744	31.66
50	UJJAIN	1243397	1184009	95.22
51	UMARIA	229107	57803	25.23
52	VIDISHA	472750	538224	113.85
	<b>Total</b>	<b>41604791</b>	<b>32144844</b>	<b>77.26</b>

## BANK WISE CD RATIO AS ON 30.09.2019

Amount in lakh

SR	BANKS	DEPOSITS		ADVANCES			C.D RATIO		
		PREVIOUS QUARTER 30.06.19	CURRENT QUARTER 30.09.19	PREVIOUS QUARTER 30.06.19	CURRENT QUARTER 30.09.19	Credit as per place of Utilization Mar-19	PREVIOUS QUARTER 30.06.19	CURRENT QUARTER 30.09.19	Including Cr. as per place of utilization
1	Allahabad Bank	1187181	1185591	818725	818256	0	68.96	69.02	68.96
2	Andhra Bank	152863	154037	99621	98160	0	65.17	63.72	65.17
3	Bank of Baroda	1756904	1879278	1501909	1454355	0	85.49	77.39	85.49
4	Bank of India	2687295	2730800	2057810	2173980	0	76.58	79.61	76.58
5	Bank of Maharashtra	649208	658680	343705	346507	0	52.94	52.61	52.94
6	Canara Bank	868771	915326	765648	807522	0	88.13	88.22	88.13
7	Central Bank of India	2989614	3072831	1374728	1400087	0	45.98	45.56	45.98
8	Corporation Bank	203729	219803	116332	122329	0	57.10	55.65	57.10
9	Indian Bank	119005	130047	83750	90663	0	70.38	69.72	70.38
10	Indian Overseas Bank	180840	206628	111071	116407	0	61.42	56.34	61.42
11	Oriental Bank of Comm.	579127	587013	247112	240092	0	42.67	40.90	42.67
12	Punjab and Sindh Bank	253551	208814	75782	79964	0	29.89	38.29	29.89
13	Punjab National Bank	2409960	2554590	1912564	1908495	0	79.36	74.71	79.36
14	State Bank of India	12019776	12538425	7911682	7759853	472111	65.82	61.89	69.75
15	Syndicate Bank	284664	251928	405446	416688	0	142.43	165.40	142.43
16	UCO Bank	747733	767948	440962	440725	0	58.97	57.39	58.97
17	Union Bank of India	2635862	2713594	1600567	1615218	526520	60.72	59.52	80.70
18	United Bank of India	32906	30413	28199	29527	0	85.70	97.09	85.70
	<b>PSBs - SUB TOTAL</b>	<b>29758989</b>	<b>30805746</b>	<b>19895612</b>	<b>19918828</b>	<b>998631</b>	<b>66.86</b>	<b>64.66</b>	<b>70.21</b>
19	Axis Bank	990615	1051753	905806	921095	60109	91.44	87.58	97.51
20	Bandhan Bank	87444	98033	156113	162824	0	178.53	166.09	178.53
21	Catholic Syrian Bank	4520	5204	1292	1383	0	28.59	26.57	28.59
22	City Union Bank	6738	7737	9926	11185	0	147.32	144.57	147.32
23	Development Credit Bank	36620	41231	103075	107939	107939	281.47	261.79	576.23
24	Dhan Lakshmi Bank	2263	2605	195	253	0	8.62	9.71	8.62
25	Federal Bank Ltd.	64037	69336	32250	37297	0	50.36	53.79	50.36
26	HDFC Bank	1279404	1429369	1938257	1987627	0	151.50	139.06	151.50
27	ICICI Bank	1049728	1138711	1781500	1828030	0	169.71	160.54	169.71
28	IDBI Bank	885810	875800	464890	450660	0	52.48	51.46	52.48
29	IDFC First Bank	80501	62658	107588	225404	0	133.65	359.74	133.65
30	Indusind Bank Limited	225683	373898	483514	520643	0	214.24	139.25	214.24
31	Jammu and Kashmir Bank	4159	4167	3509	3485	0	84.37	83.65	84.37
32	Karnataka Bank Limited	23817	24697	38255	39230	0	160.62	158.85	160.62
33	Karur Vysya Bank Ltd.	20235	20423	31419	11227	0	155.27	54.97	155.27
34	Kotak Mahindra Bank	264948	281026	461432	412020	0	174.16	146.61	174.16
35	Lakshmi Vilas Bank	8876	8897	3452	3368	0	38.89	37.86	38.89
36	Ratnakar Bank Ltd. (RBL)	32789	34598	77500	77784	0	236.36	224.82	236.36
37	South Indian Bank	18822	40350	8641	9129	0	45.91	22.63	45.91
38	Standard Chartered Bank	26346	26470	17536	17601	0	66.56	66.49	66.56
39	Tamilnadu Mercantile Bank	2616	2512	6748	7671	0	257.95	305.37	257.95
40	Yes Bank	287424	257585	192152	184242	0	66.85	71.53	66.85
	<b>PRIVATE BANK SUB TOTAL</b>	<b>5403393</b>	<b>5857060</b>	<b>6825050</b>	<b>7020098</b>	<b>168048</b>	<b>126.31</b>	<b>119.86</b>	<b>129.42</b>
	<b>COMMERCIAL BANKS SUB TOTAL</b>	<b>35162382</b>	<b>36662806</b>	<b>26720663</b>	<b>26938926</b>	<b>1166679</b>	<b>75.99</b>	<b>73.48</b>	<b>79.31</b>
41	MGB	770095	791504	242380	241329	0	31.47	30.49	31.47
42	MPGB	1412438	1447037	937822	952247	0	66.40	65.81	66.40
	<b>RRBs - SUB TOTAL</b>	<b>2182533</b>	<b>2238541</b>	<b>1180202</b>	<b>1193576</b>	<b>0</b>	<b>54.07</b>	<b>53.32</b>	<b>54.07</b>
43	DCCB & Apex Bank	2618039	2497515	3456720	3460573	0	132.03	138.56	132.03
	<b>CO-OPERATIVE BANK - SUB TOTAL</b>	<b>2618039</b>	<b>2497515</b>	<b>3456720</b>	<b>3460573</b>	<b>0</b>	<b>132.03</b>	<b>138.56</b>	<b>132.03</b>
44	AU Small Finance Bank	80616	86236	319217	352740	0	395.97	409.04	396
45	Equitas Small Finance Bank	45723	43648	44824	48156	0	98.03	110.33	98
46	Fincare Small Finance Bank	18856	11982	10424	37542	0	55.28	313.33	55
47	Jana Small Finance Bank	23468	18914	55258	62768	0	235.46	331.86	235
48	Suryoday Small Finance Bank	9657	12000	13989	11207	0	144.86	93.39	145
49	Ujjivan Small Finance Bank	3033	3856	14047	22211	0	463.08	576.02	463
50	Utkarsh Small Finance Bank	26414	27941	16114	17145	0	61.01	61.36	61
	<b>SMALL FINANCE BANK SUB TOTAL</b>	<b>207767</b>	<b>204577</b>	<b>473873</b>	<b>551769</b>	<b>0</b>	<b>228.08</b>	<b>269.71</b>	<b>228</b>
51	India Post Payment Bank	849	1351	0	0	0	0.00	0.00	0.00
	<b>PAYMENT BANK - SUB TOTAL</b>	<b>849</b>	<b>1351</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>TOTAL</b>	<b>40171570</b>	<b>41604791</b>	<b>31831458</b>	<b>32144844</b>	<b>1166679</b>	<b>79.24</b>	<b>77.26</b>	<b>82.14</b>