

CREDIT DEPOSIT RATIO

SR.	IMPORTANT INDICATOR	DEC-16	DEC-17	Y-O-Y Growth %
	ALL BANKS			
1	(i) Aggregate Deposits (crore)	337995	351186	3.90
	(ii) Bank Credit (crore)	221922	260860	17.55
2	SCHEDULED COMMERCIAL BANKS			
	(i) Aggregate Deposits (Crore)	296827	310778	4.70
	(ii) Bank Credit (Crore)	187186	222105	18.65
3	Credit Deposit Ratio (Percent)			
	Commercial Banks	63.06	71.47	8.41
	Regional Rural Banks	52.30	59.76	7.46
	Cooperative Banks	115.45	128.79	13.34
	All Banks	65.66	74.28	8.62
	All Banks as per credit place of utilisation		77.31	

- On a year-on-year (y-o-y) basis, aggregate deposits grew at the rate of 3.90% in all population groups (except in urban areas); on the other hand, however, bank credit grew at the rate of 17.55% (y-o-y).
- Annual growth rate in aggregate deposits of scheduled commercial banks (PSBs & Pvt. Banks) was 4.70%, whereas it was 18.65% for credit as on December 31, 2017.
- The credit-deposit (C-D) ratio of all SCBs in the state increased to 71.47% during Dec- 2017 from 63.06% a year ago.
- CD ratio of the state increased from 65.66% a year ago to 74.28% during Dec-2017.
- Including the credit, which has been financed from outside the state but it is being utilized in the state, the CD ratio comes to 77.31% during December 2017. An amount of Rs 10647 crore credit is being utilized in the state.

DISTRICTS WITH CD RATIO BELOW 40% AS ON 31.12.2017

Amount in crores

SR.	DISTRICTS	LEAD BANK	DEPOSITS*		ADVANCES*		CD RATIO%*	
			31.12.16	31.12.17	31.12.16	31.12.17	31.12.16	31.12.17
1	UMARIA	SBI	1665	1920	379	389	22.77	20.26
2	DINDORI	CBOI	862	895	329	263	38.14	29.39
3	SHAHDOL	CBOI	3581	3523	922	865	25.76	24.55
4	MANDLA	CBOI	2480	2298	929	773	37.45	33.64
5	TIKAMGARH	SBI	3178	2933	1143	891	35.97	30.38

*excluding data of cooperative banks.

- Where Dindori, Shahdol, Mandla & Umaria districts always fall under the category of low CD ratio districts, Tikamgarh district ever go out of this category and then come back.
- A special DCC meeting was conducted in Umaria district on 27.04.2017 to draw monitor able action points to increase the credit deposit ratio.

BANK WISE CD Ratio as on 31.12.2017

Amount in crore

Sr.	Name of the Bank	Deposits	Advances	Credit as per place of Utilization Dec-17	CD Ratio	CD Ratio including Cr. as per place of utilization
1	Allahabad Bank	12373	8092	1172	65.40	74.87
2	Andhra Bank	1374	960	0	69.83	69.83
3	Bank of Baroda	10993	9481	0	86.25	86.25
4	Bank of India	26498	19858	0	74.94	74.94
5	Bank of Maharashtra	5653	3217	0	56.92	56.92
6	Canara Bank	7193	4921	0	68.42	68.42
7	Central Bank of India	28180	13645	0	48.42	48.42
8	Corporation Bank	1724	3262	0	189.26	189.26
9	Dena Bank	2832	1684	0	59.44	59.44
10	IDBI Bank	6971	4388	0	62.95	62.95
11	Indian Bank	950	452	0	47.60	47.60
12	Indian Overseas Bank	1359	1259	0	92.67	92.67
13	Oriental Bank of Comm.	5265	2391	0	45.42	45.42
14	Punjab and Sindh Bank	1871	691	1	36.91	36.97
15	Punjab National Bank	20773	16535	0	79.60	79.60
16	State Bank of India	111017	66474	7564	59.88	66.69
17	Syndicate Bank	2554	1672	0	65.44	65.44
18	UCO Bank	7240	4781	0	66.03	66.03
19	Union Bank of India	22874	10417	1179	45.54	50.70
20	United Bank of India	296	363	0	122.69	122.69
21	Vijaya Bank	1249	1046	0	83.76	83.76
	PSBs - SUB TOTAL	279238	175588	9917	62.88	66.43
22	Axis Bank	7704	6855	730	88.98	98.45
23	Bandhan Bank	506	781	0	154.29	154.29
24	Catholic Syrian Bank	41	9	0	21.80	21.80

25	City Union Bank	54	107	0	199.70	199.70
26	Development Credit Bank	121	734	0	608.85	608.85
27	Dhan Lakshmi Bank	11	1	0	5.01	5.01
28	Federal Bank Ltd.	504	250	0	49.55	49.55
29	HDFC Bank	8513	15007	0	176.28	176.28
30	ICICI Bank	7879	13512	0	171.51	171.51
31	IDFC	138	358	0	259.44	259.44
32	Indusind Bank Limited	1260	3344	0	265.46	265.46
33	Jammu and Kashmir Bank	103	31	0	30.57	30.57
34	Karnataka Bank Limited	199	367	0	184.19	184.19
35	Karur Vysya Bank Ltd.	197	104	0	52.92	52.92
36	Kotak Mahindra Bank	1705	3059	0	179.40	179.40
37	Lakshmi Vilas Bank	78	65	0	83.73	83.73
38	Ratnakar Bank Ltd. (RBL)	206	774	0	375.75	375.75
39	South Indian Bank	149	48	0	31.95	31.95
40	Standard Chartered Bank	46	14	0	0.00	0.00
41	Tamilnadu Mercantile Bank	19	46	0	239.52	239.52
42	Yes Bank	2108	1049	0	49.74	49.74
	PRIVATE BANK SUB TOTAL	31540	46517	730	147.48	149.80
43	CMPGB	6689	4033	0	60.29	60.29
44	MGB	6616	2736	0	41.35	41.35
45	NJGB	5942	4735	0	79.68	79.68
	RRBs - SUB TOTAL	19247	11503	0	59.76	59.76
46	Bombay Mercantile Bank	0	0	0	0.00	0.00
47	DCCB	21032	27171	0	129.19	129.19
48	Nagpur Sahakari Bank	73	35	0	47.74	47.74
49	Shivalik Mercantile Bank	56	46	0	82.63	82.63
	CO-OPERATIVE BANK SUB TOTAL	21161	27253	0	128.79	128.79
	Grand Total	351186	260860	10647	74.28	77.31