

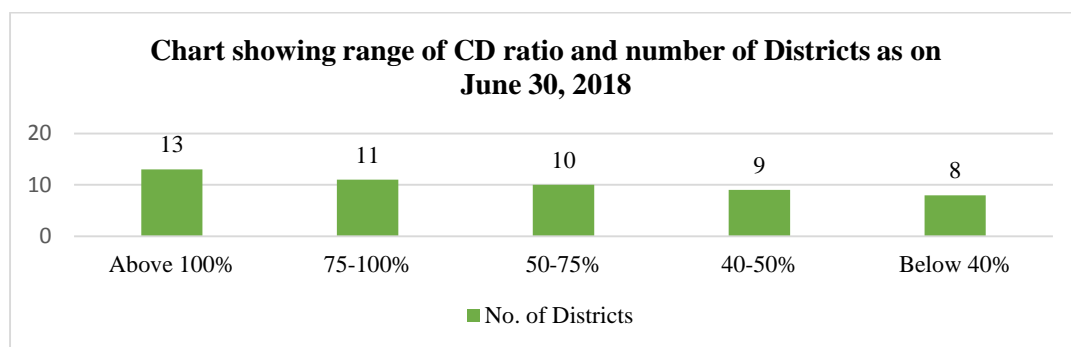
CREDIT DEPOSIT RATIO AS ON JUNE 30, 2018

Amount in crore

SR.	IMPORTANT INDICATORS	June-17	June-18	Y-o-Y variation	Y-o-Y variation %
	ALL BANKS				
1	(i) Aggregate Deposits	3,40,488	3,68,859	28,371	8.33
	• Rural	46,124	52,959	6,835	14.82
	• Semi Urban	99,880	93,606	-6,275	-6.28
	• Urban	1,94,484	2,22,295	27,811	14.30
	(ii) Bank Credit	2,37,792	2,73,313	35,520	14.94
	• Rural	38,952	50,393	11,441	29.37
	• Semi Urban	70,821	65,639	-5,182	-7.32
	• Urban	1,28,020	1,57,281	29,261	22.86
2	COMMERCIAL BANKS				
	• Aggregate Deposits	3,00,227	3,23,370	23,143	7.71
	• Bank Credit	2,03,227	2,27,962	24,735	12.17
3	REGIONAL RURAL BANKS				
	• Aggregate Deposits	19,016	20,249	1,233	6.48
	• Bank Credit	11,155	11,682	527	4.72
4	COOPERATIVE BANKS				
	• Aggregate Deposits	21,244	23,968	2,724	12.82
	• Bank Credit	23,411	30,779	7,368	31.47
5	Credit Deposit Ratio (Percent)				
	• Commercial Banks	67.69	70.50	2.80	2.80
	• Regional Rural Banks	58.66	57.69	-0.97	-0.97
	• Cooperative Banks	110.20	128.42	18.22	18.22
	• All Banks	69.84	74.10	4.26	4.26
	• All Banks as per credit place of utilisation	72.08	76.16	4.08	4.08

- Aggregate deposits moderated for the first quarter of current fiscal. Year-on-year (y-o-y) basis, aggregate deposits grew at the rate of 8.33% and bank credit grew at the rate of 14.94% (y-o-y).
- Bank credit growth in rural and urban centres recorded double-digit growth (y-o-y). Credit growth in rural centres was maximum followed by urban centres. Semi urban centres recorded negative growth y-o-y.
- The pick-up in credit growth helped in improving the banking system's credit-deposit (C-D) ratio to 74.10% at end-June 2018 from 69.84% a year ago.
- CD ratio of Commercial Banks improved from 67.69% in June 2017 to 70.50% in the current quarter.
- Including the credit, which has been financed from outside the state but it is being utilized in the state, the CD ratio comes to 76.16% during June 2018. An amount of Rs 7,626 crore credit is being utilized in the state.
- Branches/ offices in urban/metropolitan centres accounted for nearly 59% banking business followed by semi-urban (25%) and rural (16%) centres.

DISTRICT WISE CD RATIO



- The districts, where C-D ratio was more than 100% as on June 2018 are, Dhar, Narsinghpur, Khargon, Vidisha, Ashok Nagar, Dewas, harda, Sehore, Rajgarh, Raisen, Barwani, Shajapur and Agar Malwa.
- District having C-D ratio between 75-100% are, Hoshangabad, Guna, Bhopal, Burhanpur, Jhabua, Ratlam, Sehopur, Indore, Ujjain, Khandwa and mandsaur.

DISTRICTS WITH CD RATIO BELOW 40% AS ON 30.06.2018

Amount in crores

Sr.	Districts	Lead Bank	Deposits		Advances		Variation		CD Ratio%*	
			Jun-17	Jun-18	Jun-17	Jun-18	Dep.	Adv.	Jun-17	Jun-18
1	ANUPPUR	CBOI	3,087	3,160	649	720	73	71	21.02	22.78
2	DINDORI	CBOI	1,020	1,118	293	376	98	83	28.73	33.66
3	MANDLA	CBOI	2,521	2,780	907	1,042	259	135	35.98	37.49
4	SHAHDOL	CBOI	3,453	4,141	1,107	1,122	688	15	32.06	27.10
5	SINGRAULI	UBI	6,941	7,329	2,297	2,522	388	225	33.09	34.41
6	TIKAMGARH	SBI	3,128	3,717	1,143	1,303	589	160	36.54	35.06
7	UMARIA	SBI	1,736	2,202	425	485	466	60	24.48	22.04
8	REWA	UBI	9,809	10,299	3,204	3,486	490	282	32.66	33.84

BANK WISE CREDIT DEPOSIT RATIO AS ON JUNE 30, 2018

Amount in crore

Sr.	Bank	Deposits	Advances	Credit as per place of Utilization Jun-18	CD Ratio	CD Ratio including Cr. as per place of utilization
1	Allahabad Bank	12242	6327	1162	51.69	61.18
2	Andhra Bank	1348	986	0	73.18	73.18
3	Bank of Baroda	11340	9845	0	86.81	86.81
4	Bank of India	26638	17916	0	67.26	67.26
5	Bank of Maharashtra	5887	3208	0	54.49	54.49
6	Canara Bank	7967	5984	0	75.12	75.12
7	Central Bank of India	28941	13961	0	48.24	48.24
8	Corporation Bank	1676	1492	0	89.02	89.02
9	Dena Bank	2902	1983	0	68.36	68.36
10	IDBI Bank	7943	4175	0	52.57	52.57
11	Indian Bank	1026	682	0	66.52	66.52
12	Indian Overseas Bank	1468	1043	0	71.05	71.05
13	Oriental Bank of Comm.	5219	2329	0	44.62	44.62
14	Punjab and Sindh Bank	1933	753	0	38.95	38.95
15	Punjab National Bank	22988	15525	0	67.54	67.54
16	State Bank of India	111291	65791	4178	59.12	62.87
17	Syndicate Bank	2527	3161	0	125.09	125.09
18	UCO Bank	7302	4699	0	64.35	64.35
19	Union Bank of India	23849	14523	1321	60.90	66.44
20	United Bank of India	312	329	0	105.48	105.48
21	Vijaya Bank	1390	1662	0	119.61	119.61
	PSBs - SUB TOTAL	286186	176375	6661	61.63	63.96
22	Axis Bank	8341	8004	965	95.96	107.54
23	Bandhan Bank	552	1068	0	193.43	193.43
24	Catholic Syrian Bank	39	11	0	28.22	28.22
25	City Union Bank	58	97	0	165.72	165.72
26	Development Credit Bank	207	857	0	413.18	413.18
27	Dhan Lakshmi Bank	13	1	0	8.11	8.11
28	Federal Bank Ltd.	551	258	0	46.92	46.92
29	HDFC Bank	11002	16482	0	149.81	149.81
30	ICICI Bank	8433	14174	0	168.07	168.07
31	IDFC	317	537	0	169.40	169.40
32	Indusind Bank Limited	1396	3701	0	265.09	265.09
33	Jammu and Kashmir Bank	53	32	0	60.71	60.71
34	Karnataka Bank Limited	212	396	0	186.80	186.80
35	Karur Vysya Bank Ltd.	205	109	0	53.09	53.09
36	Kotak Mahindra Bank	1885	3479	0	184.57	184.57
37	Lakshmi Vilas Bank	254	44	0	17.36	17.36
38	Ratnakar Bank Ltd. (RBL)	246	734	0	298.25	298.25

39	South Indian Bank	163	67	0	41.26	41.26
40	Standard Chartered Bank	105	154	0	0.00	0.00
41	Tamilnadu Mercantile Bank	22	53	0	240.81	240.81
42	Yes Bank	3129	1327	0	42.40	42.40
	PRIVATE BANK SUB TOTAL	37185	51587	965	138.73	141.33
	COMMERCIAL BANKS SUB TOTAL	323370	227962	7626	70.50	72.85
43	CMPGB	7034	4006	0	56.95	56.95
44	MGB	7041	2804	0	39.82	39.82
45	NJGB	6173	4872	0	78.92	78.92
	RRBs - SUB TOTAL	20249	11682	0	57.69	57.69
46	DCCB & Apex Bank	23969	30779	0	128.41	128.41
	CO-OPERATIVE BANK - SUB TOTAL	23969	30779	0	128.41	128.41
47	AU Small Finance Bank	502	1788	0	356	356
48	Equitas Small Finance Bank	553	301	0	54	54
49	Fincare Small Finance Bank	11	0	0	0	0
50	Jana Small Finance Bank	3	510	0	18995	18995
51	Suryoday Small Finance Bank	56	94	0	167	167
52	Ujjivan Small Finance Bank	6	61	0	1059	1059
53	Utkarsh Small Finance Bank	140	135	0	96	96
	SMALL FINANCE BANK SUB TOTAL	1271	2889	0	227	227
	TOTAL	368859	273313	7626	74.10	76.16

DISTRICT WISE CREDIT DEPOSIT RATIO AS ON JUNE 30, 2018

Amount in crore

Sr.	District Name	Deposits	Advances	CD Ratio
1	Agar Malwa	668	1186	177.58
2	Alirajpur	1147	561	48.92
3	Anuppur	3160	720	22.78
4	Ashok Nagar	1762	1986	112.73
5	Balaghat	3772	1893	50.18
6	Barwani	2992	4096	136.89
7	Betul	5053	2466	48.80
8	Bhind	3624	1490	41.11
9	Bhopal	72114	60654	84.11
10	Burhanpur	2567	2252	87.73
11	Chhatarpur	5514	2299	41.69
12	Chhindwara	9140	4278	46.80
13	Damoh	3301	1841	55.78
14	Datia	2187	1486	67.95
15	Dewas	4931	5638	114.34
16	Dhar	6489	6545	100.86
17	Dindori	1118	376	33.66
18	Guna	3625	3010	83.05
19	Gwalior	19831	9267	46.73
20	Harda	1923	2427	126.20
21	Hoshangabad	6353	5213	82.05
22	Indore	51999	48389	93.06
23	Jabalpur	26695	13831	51.81
24	Jhabua	1870	1687	90.20
25	Katni	5037	2545	50.51
26	Khandwa	3807	3774	99.14
27	Khargone	5208	5555	106.65
28	Mandla	2780	1042	37.49
29	Mandsaur	3973	3948	99.36
30	Morena	3927	2729	69.51
31	Narsinghpur	3736	3824	102.37
32	Neemuch	3265	2445	74.89

33	Panna	2456	1022	41.62
34	Raisen	3512	4800	136.65
35	Rajgarh	3045	4072	133.73
36	Ratlam	5695	5238	91.98
37	Rewa	10299	3486	33.84
38	Sagar	10258	4993	48.67
39	Satna	9021	3703	41.04
40	Sehore	3559	4582	128.75
41	Seoni	3523	2022	57.40
42	Shahdol	4141	1122	27.10
43	Shajapur	2555	3830	149.86
44	Sheopur Kala	1122	1035	92.24
45	Shivpuri	3952	2227	56.36
46	Sidhi	3588	1914	53.36
47	Singrauli	7329	2522	34.41
48	Tikamgarh	3717	1303	35.06
49	Ujjain	10851	10609	97.77
50	Umaria	2202	485	22.04
51	Vidisha	4467	4895	109.56