

### 8.3. BANKING STATISTICS - C D RATIO, INVESTMENTS AND C+I D RATIO AS AT JUNE 2018

| Sl. No. | BANK                                     | CD Ratio |          |        |        | Investment<br>(Rs.in lakhs) | Adv. + Investment<br>(Rs.in lakhs) | C+I :D<br>Ratio |
|---------|------------------------------------------|----------|----------|--------|--------|-----------------------------|------------------------------------|-----------------|
|         |                                          | Rural    | S. Urban | Urban  | Total  |                             |                                    |                 |
| A       | PUBLIC SECTOR COMMERCIAL BANKS           |          |          |        |        |                             |                                    |                 |
| 1       | ALLAHABAD BANK                           |          | 166.11   | 115.67 | 130.68 | 0.00                        | 46680.00                           | 130.68          |
| 2       | ANDHRA BANK                              |          | 115.82   | 256.88 | 220.62 | 0.00                        | 281394.00                          | 220.62          |
| 3       | BANK OF BARODA                           | 65.81    | 52.22    | 50.50  | 51.69  | 0.00                        | 387924.00                          | 51.69           |
| 4       | BANK OF INDIA                            | 105.99   | 82.58    | 70.29  | 78.10  | 0.00                        | 308530.00                          | 78.10           |
| 5       | BANK OF MAHARASHTRA                      |          | 30.32    | 61.83  | 51.91  | 0.00                        | 10244.00                           | 51.91           |
| 6       | CANARA BANK                              | 98.64    | 79.98    | 107.55 | 89.55  | 116410.00                   | 2976433.91                         | 93.20           |
| 7       | CENTRAL BANK OF INDIA                    | 138.98   | 71.41    | 110.70 | 85.91  | 0.00                        | 402712.00                          | 85.91           |
| 8       | CORPORATION BANK                         | 46.55    | 72.21    | 56.66  | 65.05  | 0.00                        | 280108.67                          | 65.05           |
| 9       | DENA BANK                                |          | 62.07    | 257.88 | 185.91 | 0.00                        | 71149.10                           | 185.91          |
| 10      | IDBI BANK                                |          | 60.94    | 119.71 | 93.47  | 0.00                        | 450412.52                          | 93.47           |
| 11      | INDIAN BANK                              | 34.82    | 51.50    | 86.89  | 63.41  | 0.00                        | 468236.00                          | 63.41           |
| 12      | INDIAN OVERSEAS BANK                     | 41.39    | 39.38    | 62.42  | 46.18  | 0.00                        | 479543.00                          | 46.18           |
| 13      | ORIENTAL BK OF COMM.                     |          | 95.60    | 100.99 | 99.50  | 0.00                        | 56169.00                           | 99.50           |
| 14      | PUNJAB & SIND BANK                       |          |          | 67.93  | 67.93  | 0.00                        | 24568.53                           | 67.93           |
| 15      | PUNJAB NATIONAL BANK                     | 77.29    | 62.61    | 117.00 | 85.87  | 0.00                        | 630672.00                          | 85.87           |
| 16      | STATE BANK OF INDIA                      | 49.36    | 40.29    | 55.40  | 45.71  | 885596.00                   | 7611229.00                         | 51.73           |
| 17      | SYNDICATE BANK                           | 79.13    | 87.45    | 123.21 | 99.07  | 0.00                        | 851331.00                          | 99.07           |
| 18      | UCO BANK                                 | 128.39   | 131.69   | 266.03 | 198.31 | 0.00                        | 230897.43                          | 198.31          |
| 19      | UNION BANK OF INDIA                      | 102.36   | 86.70    | 86.38  | 86.85  | 0.00                        | 1191789.95                         | 86.85           |
| 20      | UNITED BANK OF INDIA                     |          | 177.81   | 164.49 | 166.60 | 0.00                        | 25732.00                           | 166.60          |
| 21      | VIJAYA BANK                              | 162.86   | 123.31   | 138.96 | 131.21 | 0.00                        | 519026.00                          | 131.21          |
|         | Total- Public Sector Commercial Banks    | 68.79    | 53.80    | 77.05  | 62.66  | 1002006.00                  | 17304782.11                        | 66.51           |
| B       | RRB-KERALA GRAMIN BANK                   | 180.24   | 129.40   | 31.40  | 111.29 | 334872.00                   | 1966940.00                         | 134.13          |
|         | Total- Public Sector Banks including RRB | 80.84    | 58.67    | 75.64  | 65.25  | 1336878.00                  | 19271722.11                        | 70.12           |

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| Sl. No.  | BANK                                      | CD Ratio       |                |              |                | Investment<br>(Rs.in lakhs) | Adv. + Investment<br>(Rs.in lakhs) | C+I :D<br>Ratio |
|----------|-------------------------------------------|----------------|----------------|--------------|----------------|-----------------------------|------------------------------------|-----------------|
|          |                                           | Rural          | S. Urban       | Urban        | Total          |                             |                                    |                 |
| <b>C</b> | <b>PRIVATE SECTOR COMMERCIAL BANKS</b>    |                |                |              |                |                             |                                    |                 |
| 1        | AXIS BANK                                 | 22.15          | 29.21          | 117.64       | <b>84.18</b>   | 847791.00                   | 1660013.98                         | <b>172.06</b>   |
| 2        | CATHOLIC SYRIAN BANK                      | 43.98          | 34.05          | 47.14        | <b>38.16</b>   | 0.00                        | 366909.46                          | <b>38.16</b>    |
| 3        | CITY UNION BANK                           |                | 83.83          | 122.74       | <b>114.68</b>  | 0.00                        | 68211.69                           | <b>114.68</b>   |
| 4        | DHANLAXMI BANK                            | 33.37          | 45.61          | 47.60        | <b>45.47</b>   | 8443.93                     | 379525.37                          | <b>46.51</b>    |
| 5        | FEDERAL BANK                              | 37.13          | 37.00          | 75.85        | <b>44.55</b>   | 0.00                        | 3316658.02                         | <b>44.55</b>    |
| 6        | HDFC BANK                                 | 48.39          | 133.05         | 93.00        | <b>105.88</b>  | 0.00                        | 1781939.01                         | <b>105.88</b>   |
| 7        | ICICI BANK                                | 51.96          | 92.59          | 86.83        | <b>89.28</b>   | 0.00                        | 871949.00                          | <b>89.28</b>    |
| 8        | INDUS IND BANK                            |                | 422.43         | 286.39       | <b>326.18</b>  | 0.00                        | 552510.90                          | <b>326.18</b>   |
| 9        | JAMMU & KASHMIR BANK                      |                |                | 869.71       | <b>869.71</b>  | 0.00                        | 19794.94                           | <b>869.71</b>   |
| 10       | KARNATAKA BANK                            | 36.77          | 66.57          | 143.14       | <b>109.27</b>  | 0.00                        | 68431.00                           | <b>109.27</b>   |
| 11       | KARUR VYSYA BANK                          |                | 62.83          | 90.27        | <b>81.38</b>   | 0.00                        | 100367.59                          | <b>81.38</b>    |
| 12       | KOTAK MAHINDRA BANK                       |                | 16.00          | 106.69       | <b>81.22</b>   | 0.00                        | 178362.71                          | <b>81.22</b>    |
| 13       | LAKSHMI VILAS BANK                        |                | 2.38           | 114.90       | <b>70.32</b>   | 0.00                        | 141487.35                          | <b>70.32</b>    |
| 14       | SOUTH INDIAN BANK                         | 45.36          | 50.02          | 81.55        | <b>59.25</b>   | 39922.25                    | 2307310.53                         | <b>60.29</b>    |
| 15       | T.N.MERCANTILE BANK                       |                | 84.82          | 26.62        | <b>36.86</b>   | 0.00                        | 36358.00                           | <b>36.86</b>    |
| 16       | YES BANK                                  |                | 33.76          | 99.13        | <b>95.16</b>   | 0.00                        | 243601.40                          | <b>95.16</b>    |
| 17       | BANDHAN BANK                              |                | 2.87           | 69.73        | 56.94          | 0.00                        | 6646.45                            | 56.94           |
|          | <b>Total- Pvt Sector Commercial Banks</b> | <b>40.14</b>   | <b>49.00</b>   | <b>88.24</b> | <b>62.67</b>   | <b>896157.18</b>            | <b>12100077.39</b>                 | <b>67.68</b>    |
|          | <b>Total - Commercial Banks + RRB</b>     | <b>61.57</b>   | <b>54.88</b>   | <b>80.57</b> | <b>64.24</b>   | <b>2233035.18</b>           | <b>31371799.50</b>                 | <b>69.16</b>    |
| <b>D</b> | <b>SMALL FINANCE BANKS</b>                |                |                |              |                |                             |                                    |                 |
| 1        | ESAF                                      | 0.04           | 0.69           | 0.74         | <b>0.56</b>    | 0.00                        | 5084.07                            | <b>0.56</b>     |
| 2        | Ujjivan Small Finance Bank                |                | 371.91         | 2921.33      | <b>591.96</b>  | 0.00                        | 8104.98                            | <b>591.96</b>   |
|          | <b>Total- Small Finance Banks</b>         | <b>0.04</b>    | <b>2.22</b>    | <b>1.60</b>  | <b>1.45</b>    | <b>0.00</b>                 | <b>13189.05</b>                    | <b>1.45</b>     |
| <b>E</b> | <b>CO-OPERATIVE BANKS</b>                 |                |                |              |                |                             |                                    |                 |
| 1        | DIST CO-OP. BANKS                         |                |                | 58.54        | <b>58.54</b>   | <b>3038853.70</b>           | <b>6490557.79</b>                  | <b>110.08</b>   |
| 2        | KSCARDB (incl. PCARDBs)                   | 1404.44        | 1137.85        | 1496.87      | <b>1327.42</b> | 29634.00                    | 665122.00                          | <b>1389.32</b>  |
| 3        | KSCB                                      |                |                | 71.66        | <b>71.66</b>   | 539983.82                   | 1114063.60                         | <b>139.07</b>   |
|          | <b>Total Co-operative Banks</b>           | <b>1404.44</b> | <b>1137.85</b> | <b>60.49</b> | <b>69.11</b>   | <b>3608471.52</b>           | <b>8269743.38</b>                  | <b>122.60</b>   |
|          | <b>Total - Banking Sector</b>             | <b>82.53</b>   | <b>54.87</b>   | <b>73.45</b> | <b>63.78</b>   | <b>5841506.70</b>           | <b>39654731.94</b>                 | <b>74.79</b>    |