**Credit : Deposit Ratio as on 31.03.2024**

The C:D Ratio of Banks in Sikkim State for FY 2023-24 stood at **64.79%***(Amt in Lakhs)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl No** | **Name of Bank** | **No of Branches** | **Deposit**  | **Advance** | **CD Ratio** |
| **Total** | **Total** |
|  | **PSU BANK** |  |  |  |  |
| 1 | BANK OF BARODA | 5 | 44505.24 | 31590.54 | 70.98% |
| 2 | BANK OF INDIA | 2 | 17273.47 | 6357.63 | 36.81% |
| 3 | BANK OF MAHRASHTRA | 1 | 3630.92 | 52674.44 | 1450.72% |
| 4 | CANARA BANK | 11 | 40210.87 | 24902.15 | 61.93% |
| 5 | CENTRAL BANK OF INDIA | 16 | 192822.20 | 57645.88 | 29.90% |
| 6 | INDIAN BANK | 2 | 4971.44 | 5019.2 | 100.96% |
| 7 | INDIAN OVERSEAS BANK | 3 | 5636.16 | 2751.45 | 48.82% |
| 8 | PUNJAB NATIONAL BANK | 10 | 46034.46 | 51750.62 | 112.42% |
| 9 | PUNJAB AND SIND BANK | 1 | 4052.76 | 4052.76 | 100.00% |
| 10 | UNION BANK OF INDIA | 10 | 76049.66 | 52637.4 | 69.21% |
| 11 | STATE BANK OF INDIA | 40 | 446484.38 | 484082.65 | 108.42% |
| 12 | UCO BANK | 6 | 30877.42 | 10735.94 | 34.77% |
|  | **Total for PSU Banks** | **107** | **912548.98** | **784200.66** | **85.94%** |
|  | **PRIVATE BANK** |  |  |  |  |
| 13 | AXIS BANK | 15 | 157017.95 | 45940.02 | 29.26% |
| 14 | BANDHAN BANK | 8 | 15926.70 | 9304.48 | 58.42% |
| 15 | HDFC BANK | 13 | 197458.23 | 47199.76 | 23.90% |
| 16 | ICICI BANK | 7 | 75252.20 | 23419.56 | 31.12% |
| 17 | IDBI BANK | 5 | 53699.75 | 21929.61 | 40.84% |
| 18 | INDUSIND BANK | 6 | 24565.83 | 16666.85 | 67.85% |
| 19 | KARNATAKA BANK | 1 | 3100.18 | 2808.39 | 90.59% |
| 20 | KOTAK MAHINDRA BANK | 1 | 6715.98 | 476.67 | 7.10% |
| 21 | SOUTH INDIAN BANK | 1 | 2933.43 | 1608.43 | 54.83% |
| 22 | YES BANK | 1 | 8780.94 | 5543.21 | 63.13% |
|  | **Total Pvt Banks** | **58** | **545451.19** | **174896.98** | **32.06%** |
|  | **COOPERATIVE BANK** |  |  |  |  |
| 23 | SISCO | 14 | 122973.72 | 63044.82 | 51.27% |
|  | **Total of Cooperative Bank** | **14** | **122973.72** | **63044.82** | **51.27%** |
|  |  **TOTAL OF COMMERCIAL BANKS** | **179** | **1580973.89** | **1022142.46** | **64.65%** |
|  | **Small Finance Banks** |  |   |   |   |
| 1 | Jana Small Finance Bank | 1 | 2502.82 | 925.29 | 36.97% |
| 2 | North East Small Finance Bank | 8 | 0.06 | 0.00 | 0.00% |
|  | **Total of Small Finance Bank** | **9** | 2502.88 | **925.29** | **36.97%** |
| **1** | **Citizens urban Cooperative Bank** | **6** | 8850.61 | 2800.07 | 31.64% |
|  |  |  |  |  |  |
|  | **GRAND TOTAL** | **194** | **1583476.77** | **1025867.82** | **64.79%** |