

AGENDA – 5

CD Ratio of the State and Review of Districts with CD Ratio below 40% along with corrective measures taken in Special Sub-Committees of the DCC (SCC): -

CD Ratio of the State stood at 68.13% as on 31.12.2023 whereas it was 62.56% on 31.12.2022. For calculation of CD Ratio of the State as on 31.12.2023, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore)
	31.12.2023
Total Deposit (A)	10,83,274.72
Total Advance utilized in the State (B)	7,29,750.31
RIDF Support (C)	8,270.00
Total Advance to be reckoned (D=B+C)	7,38,020.31
CD Ratio (D*100 / A)	68.13%

Position of districts with less than 40 % CD Ratio :

CD ratio of all the districts in the state is now above 40%.

District Wise CD Ratio of West Bengal as on 31.12.2023						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on December, 2022	CD Ratio as on December, 2023		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	62.15	7527.12	5012.19	66.59
2	Bankura	PNB	51.82	19506.00	10648.50	54.59
3	Birbhum	UCO	48.31	20659.07	10441.58	50.54
4	Coochbehar	CBI	75.60	40070.86	31993.25	79.84
5	Dakshin Dinajpur	PNB	62.67	6062.69	3749.50	61.85
6	Darjeeling	CBI	62.08	24620.22	16335.34	66.35
7	Hooghly	UCO	41.31	55097.25	24964.69	45.31
8	Howrah	UCO	47.79	54395.55	26318.86	48.38
9	Jalpaiguri	CBI	60.27	14235.52	11402.43	80.10
10	Jhargram	PNB	41.22	4689.21	2200.56	46.93
11	Kalimpong	SBI	46.97	2079.80	1055.31	50.74
12	Kolkata	SBI	64.15	374118.37	360220.63	96.29
13	Malda	PNB	59.45	14816.90	8565.35	57.81
14	Murshidabad	PNB	49.02	29558.69	16726.17	56.59
15	Nadia	PNB	49.80	30150.00	15160.00	50.28
16	Paschim Burdwan	SBI	41.10	48503.98	24756.41	51.04
17	Paschim Medinipur	PNB	47.47	32106.29	16110.87	50.18
18	Purba Burdwan	UCO	51.48	33715.69	17900.98	53.09
19	Purba Medinipur	PNB	47.37	35199.99	17271.47	49.07
20	Purulia	PNB	48.72	12907.90	6361.45	49.28
21	Uttar Dinajpur	PNB	60.99	9575.78	6246.29	65.23
22	24 Pgs. (N)	Indian	41.53	184081.00	78944.84	42.89
23	24 Pgs. (S)	PNB	46.04	37283.10	17363.65	46.57
Grand Total			53.83	1090960.99	729750.31	66.89
Interbank Deposit			62.56	7686.27	8270.00	68.13
Final Deposit				1083274.72		
RIDF Support						
Total Advances in the State				738020.31		
Credit Deposit Ratio						