

Appendix Table IV.1: Indian Banking Sector at a Glance

(Amount in ₹ crore)

Sr. No	Items	Amount Outstanding (As at end-March)		Percentage Variation	
		2019	2020 (P)	2018-19	2019-20
1	2	3	4	5	6
1	Balance Sheet Operations				
1.1	Total Liabilities/assets	1,66,01,045	1,80,14,875	8.8	8.5
1.2	Deposits	1,28,86,643	1,39,75,095	9.3	8.4
1.3	Borrowings	17,09,670	16,96,046	1.6	-0.8
1.4	Loans and advances	96,76,183	1,03,01,914	10.6	6.5
1.5	Investments	43,22,464	46,89,842	4.8	8.5
1.6	Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	122.8	125.3	-	-
1.7	Total consolidated international claims	6,29,621	5,78,412	-1.3	-8.1
2	Profitability				
2.1	Net profit	-23,397	10,911	-	-
2.2	Return on Asset (RoA) (Per cent)	-0.09	0.15	-	-
2.3	Return on Equity (RoE) (Per cent)	-1.9	0.8	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.7	2.8	-	-
3	Capital Adequacy				
3.1	Capital to risk weighted assets ratio (CRAR) @	14.3	14.7	-	-
3.2	Tier I capital (as percentage of total capital) @	85.5	85.5	-	-
3.3	CRAR (tier I) (Per cent) @	12.2	12.6	-	-
4	Asset Quality				
4.1	Gross NPAs	9,36,474	8,99,803	-9.9	-3.9
4.2	Net NPAs	3,55,068	2,89,531	-31.8	-18.5
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)	9.1	8.2	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	3.7	2.8	-	-
4.5	Provision Coverage Ratio (not write-off adjusted) (Per cent)**	60.5	66.2	-	-
4.6	Slippage ratio (Per cent)	4.0	3.8	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Gross bank credit	95,26,932	1,00,98,420	13.4	6.0
5.2	Agriculture	12,17,594	12,39,575	10.0	1.8
5.3	Industry	32,93,638	32,52,801	5.2	-1.2
5.4	Services	26,02,287	27,54,824	25.1	5.9
5.5	Retail loans	23,04,313	26,59,250	18.6	15.4
6	Technological Development				
6.1	Total number of credit cards (in lakhs)	471	577	25.6	22.5
6.2	Total number of debit cards (in lakhs)	9,058	8,286	5.2	-8.5
6.3	Number of ATMs	2,02,196	2,10,760	-2.3	4.2
7	Customer Services				
7.1	Total number of complaints received during the year	1,84,730	3,06,702	22.7	66.0
7.2	Total number of complaints addressed	1,82,602	3,05,592	23.3	67.4
7.3	Percentage of complaints addressed	89.1	92.9	-	-
8	Financial Inclusion				
8.1	Credit-deposit ratio (Per cent)	75.1	73.7	-	-
8.2	Number of new bank branches opened	4,516	4,116	14.6	-8.9
8.3	Number of banking outlets in villages (Total)	5,97,155	5,99,217	4.8	0.3

Notes: 1. P: Provisional.

2. **: Based on off-site returns.

3. @Figures are as per the Basel III framework.

4. Percentage variation could be slightly different as figures have been rounded off to lakh/crore.