

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

(Amount in ₹ crore)

Sr. No	Items	Amount Outstanding / Ratio / Number (At end-March)		Per cent Variation	
		2018	2019*	2017-18	2018-19*
1	2	3	4	5	6
1	Balance Sheet Operations				
1.1	Total Liabilities/assets	1,52,55,033	1,66,01,224	7.6	8.8
1.2	Deposits	1,17,94,005	1,28,87,262	6.1	9.3
1.3	Borrowings	16,82,309	17,09,670	31.4	1.6
1.4	Loans and advances	87,45,997	97,09,829	7.8	11.0
1.5	Investments	41,26,237	43,20,270	13.0	4.7
1.6	Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	113.5	122.7	-	-
1.7	Total consolidated international claims	6,38,094	7,42,338	-11.0	16.3
2	Profitability				
2.1	Net profit	-32,438	-23,397	-	-
2.2	Return on Asset (RoA) (Per cent)	-0.15	-0.09	-	-
2.3	Return on Equity (RoE) (Per cent)	-2.81	-1.85	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.5	2.7	-	-
3	Capital Adequacy				
3.1	Capital to risk weighted assets ratio (CRAR) @**	13.8	14.3	-	-
3.2	Tier I capital (as percentage of total capital) @**	84.3	85.5	-	-
3.3	CRAR (tier I) (Per cent) @**	11.7	12.2	-	-
4	Asset Quality				
4.1	Gross NPAs	10,39,679	9,36,474	31.3	-9.9
4.2	Net NPAs	5,20,838	3,55,076	20.3	-31.8
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)	11.2	9.1	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	6.0	3.7	-	-
4.5	Provision Coverage Ratio (Per cent)**	48.3	60.5	-	-
4.6	Slippage ratio (Per cent)**	7.6	4.0	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Gross bank credit**	83,99,196	95,19,554	10.4	13.3
5.2	Agriculture**	11,93,400	13,25,824	7.2	11.1
5.3	Industry**	31,29,512	33,04,940	6.2	5.6
5.4	Services**	19,98,817	24,77,517	10.6	23.9
5.5	Retail loans**	19,42,501	23,02,173	20.5	18.5
6	Technological Development#				
6.1	Total number of credit cards (in lakhs)	375	471	25.6	25.6
6.2	Total number of debit cards (in lakhs)	8,611	8,582	11.6	-0.3
6.3	Number of ATMs	2,07,052	2,02,072	-0.6	-2.4
7	Customer Services				
7.1	Total number of complaints received during the year	1,63,590	1,95,901	24.9	19.8
7.2	Total number of complaints addressed	1,74,805	2,02,083	28.1	15.6
7.3	Percentage of complaints addressed	96.5	94.0	-	-
8	Financial Inclusion				
8.1	Credit-deposit ratio (Per cent)	74.2	75.3	-	-
8.2	Number of new bank branches opened	3,938	4,518	-26.5	14.7
8.3	Number of banking outlets in villages (Total)	5,69,547	5,97,155	-4.8	4.8

Notes : 1. * : Provisional.

2. ** : Based on off-site returns (Domestic Operations). @Figures are as per the Basel III framework.

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

4. # : Data on credit cards, debit cards and ATMs for March 2019 include 8 scheduled SFBs as at end-March 2019.