

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

(Amount in ₹ crore)

Sr. No	Items	Amount Outstanding (At end-March)		Percentage Variation	
		2023	2024*	2022-23	2023-24*
1	2	3	4	5	6
<b>1</b>	<b>Balance Sheet Operations</b>				
	1.1 Total Liabilities/assets	2,43,18,429	2,80,80,550	12.2	15.5
	1.2 Deposits	1,90,68,238	2,17,33,443	11.0	14.0
	1.3 Borrowings	19,57,241	25,40,474	17.7	29.8
	1.4 Loans and advances	1,43,19,353	1,71,42,340	17.4	19.7
	1.5 Investments	64,36,540	72,70,365	11.4	13.0
	1.6 Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	144.8	138.6		
	1.7 Total consolidated international claims	6,65,899	6,32,852	-8.7	-5.0
<b>2</b>	<b>Profitability</b>				
	2.1 Net profit	2,63,214	3,49,603		
	2.2 Return on Asset (RoA) (Per cent)	1.2	1.2		
	2.3 Return on Equity (RoE) (Per cent)	12.3	13.4		
	2.4 Net Interest Margin (NIM) (Per cent)	3.7	3.3		
<b>3</b>	<b>Capital Adequacy</b>				
	3.1 Capital to risk weighted assets ratio (CRAR) @	17.2	16.9		
	3.2 Tier 1 capital (as percentage of total capital) @	86.8	87.8		
	3.3 CRAR (Tier 1) (Per cent) @	15.0	14.8		
<b>4</b>	<b>Asset Quality</b>				
	4.1 Gross NPAs	5,71,546	4,80,818	-23.1	-15.9
	4.2 Net NPAs	1,35,320	1,06,732	-33.7	-21.1
	4.3 Gross NPA ratio (Gross NPAs as percentage of gross advances)	3.9	2.8		
	4.4 Net NPA ratio (Net NPAs as percentage of net advances)	0.9	0.6		
	4.5 Provision Coverage Ratio (Per cent)**	74.9	76.6		
	4.6 Slippage ratio (Per cent)	1.8	1.5		
<b>5</b>	<b>Sectoral Deployment of Bank Credit</b>				
	5.1 Gross bank credit	1,36,75,235	1,64,32,164	15	20.2
	5.2 Agriculture	17,26,410	20,71,251	15.4	20.0
	5.3 Industry	33,66,406	36,52,804	5.8	8.5
	5.4 Services	37,18,805	45,92,227	19.5	23.5
	5.5 Personal loans	41,82,767	53,31,290	20.7	27.5
<b>6</b>	<b>Technological Development</b>				
	6.1 Total number of credit cards (in lakhs)	853	1,018	15.9	19.3
	6.2 Total number of debit cards (in lakhs)	9,613	9,649	4.8	0.4
	6.3 Number of ATMs and CRMs (in lakhs)	2.59	2.58	2.7	-0.3
<b>7</b>	<b>Customer Services</b>				
	7.1 Total number of complaints received during the year ^	2,34,690	2,93,924	-22.9	25.2
	7.2 Total number of complaints handled during the year ##	2,45,391	2,99,022	-22.7	21.9
	Of 7.2 Total number of complaints addressed/disposed during the year	2,40,453	2,84,355	-22.7	18.3
	Of 7.2 Percentage of complaints addressed/disposed during the year	98	95		
<b>8</b>	<b>Financial Inclusion</b>				
	8.1 Credit-deposit ratio (Per cent)	75.1	78.9		
	8.2 Number of new bank branches opened	5,308	5,379	63.1	1.3

- Notes:**
- \* : Provisional.
  - \*\* : Based on off-site returns.
  - @ : Figures are as per the Basel III framework.
  - ^ : Excludes complaints closed at CRPC and those auto closed at the CMS Portal.
  - ## : Complaints handled includes complaints received during the year and the complaints brought forward from previous year.
  - Table includes the impact of the merger of a non-bank with a bank.
  - Percentage variation could be slightly different as figures have been rounded off to lakh/crore.