

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

(Amount in ₹ crore)

Sr. No.	Items	Amount Outstanding (At end-March)		Percentage Variation	
		2020	2021(P)	2019-20	2020-21(P)
1	2	3	4	5	6
1	Balance Sheet Operations				
1.1	Total Liabilities/Assets	1,80,14,425	1,95,94,617	8.5	8.8
1.2	Deposits	1,39,75,045	1,55,90,600	8.4	11.6
1.3	Borrowings	16,96,120	14,74,890	-0.8	-13.0
1.4	Net Loans and Advances	1,03,01,897	1,08,20,208	6.5	5.0
1.5	Investments	46,89,842	54,19,866	8.5	15.6
1.6	OBS Exposure (Credit Equivalent) to Total Assets (On-balance Sheet)	125.6	118.7	-	-
1.7	Total consolidated international claims	5,78,412	6,13,794	-8.1	6.1
2	Profitability				
2.1	Net profit	10,911	1,21,998	-	-
2.2	Return on Assets (RoA) (Per cent)	0.15	0.66	-	-
2.3	Return on Equity (RoE) (Per cent)	0.8	7.7	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.8	2.9	-	-
3	Capital Adequacy				
3.1	Capital to risk weighted assets ratio (CRAR) @	14.8	16.3	-	-
3.2	Tier I capital (as percentage of total capital) @	85.5	86.8	-	-
3.3	CRAR (tier I) (Per cent) @	12.6	14.2	-	-
4	Asset Quality				
4.1	Gross NPAs	8,99,803	8,37,771	-3.9	-6.9
4.2	Net NPAs	2,89,370	2,58,228	-18.5	-10.8
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)	8.2	7.3	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	2.8	2.4	-	-
4.5	Provision Coverage Ratio (Without Write-Off adj) (Per cent)*	66.2	67.4	-	-
4.6	Slippage ratio (Per cent)*	3.8	2.8	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Gross bank credit	1,00,98,420	1,06,40,811	6.0	5.4
5.2	Agriculture	12,39,575	13,84,815	1.8	11.7
5.3	Industry	32,52,801	32,53,636	-1.2	0.0
5.4	Services	27,54,823	27,45,324	5.9	-0.3
5.5	Retail Loans	26,59,249	29,86,461	15.4	12.3
6	Technological Development				
6.1	Total number of credit cards (in lakhs)	577	620	22.6	7.5
6.2	Total number of debit cards (in lakhs)	8,286	8,982	-8.5	8.4
6.3	Number of ATMs	2,10,760	2,13,575	4.2	1.3
7	Customer Services				
7.1	Total number of complaints received during the year	3,06,704	3,41,747	66.0	11.4
7.2	Total number of complaints handled during the year	3,28,972	3,81,473#	60.6	15.9
7.3	Total number of complaints addressed	3,05,592	3,71,395	67.4	21.5
7.4	Percentage of complaints addressed	92.9	97.4	-	-
8	Financial Inclusion				
8.1	Credit-deposit ratio (Per cent)	73.7	69.4	-	-
8.2	Number of new bank branches opened	4,334	3,064	9.3	-29.3
8.3	Number of banking outlets in villages (Total)	5,99,217	12,48,079^	0.4	108.3

Notes: 1. P: Provisional.

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

3. ^: Significant increase in numbers is due to reclassification done by banks.

4. *: Based on off-site returns.

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

6. # Includes complaints brought forward from the previous year, complaints received as e-mail before March 31, 2020 but registered as complaints after April 01, 2020 and complaints transferred from CEPCs on or later than April 01, 2020.