

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

(Amount in ₹ billion)

Sr. No	Item	Amount Outstanding (As at end-March)		Percentage Variation	
		2012	2013	2011-12	2012-13
1	Balance Sheet Operations				
1.1	Total liabilities/assets	83,209	95,733	15.8	15.1
1.2	Deposits	64,535	74,295	14.9	15.1
1.3	Borrowings	8,438	10,105	24.9	19.8
1.4	Loans and advances	50,736	58,797	18.1	15.9
1.5	Investments	22,339	26,133	16.1	17.0
1.6	Off-balance sheet exposure (as percentage of balance sheet liabilities)	175.4	138.5	-	-
1.7	Total consolidated international claims	2,809	3,312	14.0	17.9
2	Profitability				
2.1	Net profit	817	912	16.1	11.6
2.2	Return on Asset (RoA) (Per cent)	1.08	1.03	-	-
2.3	Return on Equity (RoE) (Per cent)	14.60	13.84	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.9	2.8	-	-
3	Capital Adequacy				
3.1	Capital to risk weighted assets ratio (CRAR) (under Basel I) (Per cent)	12.9	12.8	-	-
3.2	Capital to risk weighted assets ratio (CRAR) (under Basel II) (Per cent)	14.2	13.9	-	-
3.3	Tier I capital (as percentage of total capital)	72.8	74.1	-	-
3.4	CRAR (Tier I) (Basel I) (Per cent)	9.4	9.5	-	-
3.5	CRAR (Tier I) (Basel II) (Per cent)	10.4	10.3	-	-
4	Asset Quality				
4.1	Gross NPAs	1,429	1,940	46.0	35.8
4.2	Net NPAs	652	986	56.4	51.2
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)	3.1	3.6	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	1.3	1.7	-	-
4.5	Provisioning Coverage Ratio (Per cent)**	51.9	51.0	-	-
4.6	Slippage ratio (Per cent)	2.5	2.7	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Gross bank credit	43,714	49,642	17.1	13.6
5.2	Agriculture	5,484	5,899	14.1	7.6
5.3	Industry	19,374	22,302	20.7	15.1
5.4	Services	10,166	11,486	14.5	13.0
5.5	Personal loans	7,873	9,009	13.4	14.4
6	Technological Development				
6.1	Total number of credit cards (in million)	18	20	-2.2	10.2
6.2	Total number of debit cards (in million)	278	331	22.1	19.0
6.3	Number of ATMs	95,686	114,014	28.4	19.2
7	Customer Services*				
7.1	Total number of complaints received*	72,889	70,541	-4.9	-3.2
7.2	Total number of complaints addressed*	72,885	69,704	1.2	-4.4
7.3	Percentage of complaints addressed	99.99	98.81	-	-
8	Financial Inclusion				
8.1	Credit-deposit ratio (Per cent)	78.6	79.1	-	-
8.2	Number of new bank branches opened	7,473	7,213	-	-
8.3	Number of villages covered under Financial Inclusion Plans (FIPs)	1,81,753	2,68,454	56.4	48.0

Notes: 1. *Position as on end-June 2012. The number of complaints received and addressed are inclusive of RRBs and co-operatives.

2. **Based on off-site returns.

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