

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

(Amount in ₹ billion)

Sr. No	Items	Amount Outstanding (At end-March)		Per cent Variation	
		2017	2018*	2016-17	2017-18*
1	2	3	4	5	6
<b>1</b>	<b>Balance Sheet Operations</b>				
1.1	Total Liabilities/assets	141,746	152,533	8.0	7.6
1.2	Deposits	111,114	117,940	10.1	6.1
1.3	Borrowings	12,807	16,823	-11.6	31.4
1.4	Loans and advances	81,161	87,460	2.8	7.8
1.5	Investments	36,523	41,263	9.7	13.0
1.6	Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	107.1	113.4	-	-
1.7	Total consolidated international claims	7,168	6,371	24.2	-11.1
<b>2</b>	<b>Profitability</b>				
2.1	Net profit	439	-324	28.6	-
2.2	Return on Assets (RoA) (Per cent)	0.4	-0.2	-	-
2.3	Return on Equity (RoE) (Per cent)	4.2	-2.8	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.5	2.5	-	-
<b>3</b>	<b>Capital Adequacy</b>				
3.1	Capital to risk weighted assets ratio (CRAR) @**	13.7	13.8	-	-
3.2	Tier I capital (as percentage of total capital) @**	82.3	84.3	-	-
3.3	CRAR (tier I) (Per cent) @**	11.2	11.7	-	-
<b>4</b>	<b>Asset Quality</b>				
4.1	Gross NPAs	7,918	10,397	29.4	31.3
4.2	Net NPAs	4,331	5,207	23.8	20.2
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances~)	9.3	11.2	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	5.3	6.0	-	-
4.5	Provision Coverage Ratio (Per cent)**	43.5	48.3	-	-
4.6	Slippage ratio (Per cent)**	5.9	7.6	-	-
<b>5</b>	<b>Sectoral Deployment of Bank Credit</b>				
5.1	Gross bank credit	71,455	77,303	7.5	8.2
5.2	Agriculture	9,924	10,302	12.4	3.8
5.3	Industry	26,798	26,993	-1.9	0.7
5.4	Services	18,022	20,505	16.9	13.8
5.5	Personal loans	16,200	19,085	16.4	17.8
<b>6</b>	<b>Technological Development</b>				
6.1	Total number of credit cards (in million)	30	37	19.4	24
6.2	Total number of debit cards (in million)	772	861	17.0	12
6.3	Number of ATMs	208,354	207,052	4.7	-0.6
<b>7</b>	<b>Consumer Protection#</b>				
7.1	Total number of complaints received during the year	130,987	163,590	27.3	24.9
7.2	Total number of complaints addressed	136,511	174,805	28.0	28.1
7.3	Percentage of complaints addressed	92	96.5	-	-
<b>8</b>	<b>Financial Inclusion</b>				
8.1	Credit-deposit ratio (Per cent)	73.0	74.2	-	-
8.2	Number of new bank branches opened	5,306	3,948	-41.3	-25.6
8.3	Number of banking outlets in villages (Total)	598,093 ^	569,547 ^	2.0	-4.8

**Notes:** 1. Per cent variation could be slightly different as figures have been rounded off to million/billion.

2. #: Refers to the period July-June of the respective years.

3. ^: Refers to number of banking outlets.

4. \*: Provisional.

5. \*\*: Off-site returns (domestic operations), RBI.

6. ~: Off-site returns (global operations), RBI.

7. @: Figures are as per the Basel III framework.