

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

(Amount in ₹ billion)

Sr. No	Items	Amount Outstanding (As at end-March)		Percentage Variation	
		2016	2017*	2015-16	2016-17*
1	Balance Sheet Operations				
1.1	Total liabilities/assets	131,293	141,586	9.1	7.8
1.2	Deposits	100,927	111,139	7.0	10.1
1.3	Borrowings	14,488	12,807	26	-11.6
1.4	Loans and advances	78,965	81,162	6.9	2.8
1.5	Investments	33,278	36,522	11.8	9.7
1.6	Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	111	107	-	-
1.7	Total consolidated international claims	5,774	7,168	42.5	24.2
2	Profitability				
2.1	Net profit	341	439	-61.7	28.6
2.2	Return on Asset (RoA) (Per cent)	0.4	0.35	-	-
2.3	Return on Equity (RoE) (Per cent)	3.58	4.16	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.6	2.5	-	-
3	Capital Adequacy				
3.1	Capital to risk weighted assets ratio (CRAR) @	13.3	13.6	-	-
3.2	Tier I capital (as percentage of total capital) @	81.2	82.1	-	-
3.3	CRAR (tier I) (Per cent) @	10.8	11.2	-	-
4	Asset Quality				
4.1	Gross NPAs	6,119	7,918	89.3	29.4
4.2	Net NPAs	3,498	4,331	98.9	23.8
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)	7.5	9.3	-	-
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	4.4	5.3	-	-
4.5	Provision Coverage Ratio (Per cent)**	41.9	43.5	-	-
4.6	Slippage ratio (Per cent)	6.3	5.7	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Gross bank credit	66,500	71,347	9.0	7.3
5.2	Agriculture	8,829	9,924	15.3	12.4
5.3	Industry	27,307	26,800	2.7	-1.9
5.4	Services	15,411	18,022	9.1	16.9
5.5	Personal loans	13,922	16,200	19.4	16.4
6	Technological Development				
6.1	Total number of credit cards (in million)	25	30	16.1	21.8
6.2	Total number of debit cards (in million)	662	772	19.6	16.6
6.3	Number of ATMs	198,952	208,354	12	4.9
7	Customer Services				
7.1	Total number of complaints received during the year	102,894	130,987	20.9	27.3
7.2	Total number of complaints addressed	101,153	125,345	19.5	23.9
7.3	Percentage of complaints addressed	94.8	92	-	-
8	Financial Inclusion				
8.1	Credit-deposit ratio (Per cent)	78.2	73.03	-	-
8.2	Number of new bank branches opened	6,986	4,830	-20.0	-30.9
8.3	Number of banking outlets in villages (Total)	586,307	598,093	5.9	2.0

*: Provisional **: Based on off-site returns and without write-off adjusted. @: Figures are as per the Basel III framework

Notes:

1. Percentage variation could be slightly different as figures have been rounded off to million/billion.
2. Data on sectoral deployment of bank credit pertains to last reporting Friday of March.