

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

(Amount in ₹ crore)

Sr. No		Amount Outstanding (At end-March)		Percentage Variation	
		2022	2023*	2021-22	2022-23*
1	2	3	4	5	6
1	Balance Sheet Operations				
	1.1 Total Liabilities/assets	2,16,74,688	2,43,18,174	10.7	12.2
	1.2 Deposits	1,71,80,645	1,90,68,284	10.3	11.0
	1.3 Borrowings	16,63,348	19,57,222	12.9	17.7
	1.4 Loans and advances	1,21,98,769	1,43,19,355	12.9	17.4
	1.5 Investments	57,79,131	64,36,540	6.7	11.4
	1.6 Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	132.8	144.8		
	1.7 Total consolidated international claims	7,29,114	6,65,899	18.8	-8.7
2.0	Profitability				
	2.1 Net profit	1,82,032	2,63,214		
	2.2 Return on Asset (RoA) (Per cent) **	0.9	1.2		
	2.3 Return on Equity (RoE) (Per cent) **	9.9	11.6		
	2.4 Net Interest Margin (NIM) (Per cent) **	3.4	3.8		
3.0	Capital Adequacy				
	3.1 Capital to risk weighted assets ratio (CRAR) @	16.8	17.3		
	3.2 Tier I capital (as percentage of total capital) @	87.4	86.8		
	3.3 CRAR (Tier I) (Per cent) @	14.7	15.0		
4.0	Asset Quality				
	4.1 Gross NPAs	7,43,640	5,71,546	-11.0	-23.1
	4.2 Net NPAs	2,04,231	1,35,333	-20.9	-33.7
	4.3 Gross NPA ratio (Gross NPAs as percentage of gross advances)	5.8	3.9		
	4.4 Net NPA ratio (Net NPAs as percentage of net advances)	1.7	0.9		
	4.5 Provision Coverage Ratio (Per cent)**	69.0	74.1		
	4.6 Slippage ratio (Per cent)	2.7	1.8		
5.0	Sectoral Deployment of Bank Credit				
	5.1 Bank credit@@	1,18,91,314	1,36,75,235	9.6	15.0
	5.2 Agriculture	14,61,719	16,87,191	9.9	15.4
	5.3 Industry	31,56,067	33,36,722	7.5	5.7
	5.4 Services	30,11,975	36,08,574	8.7	19.8
	5.5 Personal loans	33,86,982	40,85,168	12.6	20.6
6.0	Technological Development				
	6.1 Total number of credit cards (in lakhs)	736	853	18.7	15.9
	6.2 Total number of debit cards (in lakhs)	9,177	9,613	2.2	4.8
	6.3 Number of ATMs and CRMs	2,51,740	2,58,534	5.5	2.7
7.0	Customer Services***				
	7.1 Total number of complaints received during the year	3,04,496 ^	2,34,690 ^^	0.5	-22.9
	7.2 Total number of complaints handled during the year ##	3,17,514	2,45,391	-5.2	-22.7
	Of 7.2, Total number of complaints addressed/ disposed during the year	3,11,067	2,40,453	-3.9	-22.7
	Of 7.2, Percentage of complaints addressed/ disposed during the year	98.0	98.0		
8.0	Financial Inclusion				
	8.1 Credit-deposit ratio (Per cent)	71	75.1		
	8.2 Number of new bank branches opened	3,254	5,308	5.3	63.1
	8.3 Number of banking outlets in villages (Total)	22,74,236	16,81,957#	82.2	-25.5

- Notes:**
- * : Provisional.
 - ** : Based on off-site returns.
 - *** : The percentage variation is not strictly comparable as the data for the year 2020-21 pertain to July 2020 to March 2021 whereas the data for 2021-22 pertain to April 2021 to March 2022.
 - ^ : Excludes 1,13,688 complaints handled at CRPC.
 - ^^ : Excludes 4,68,854 complaints handled at CRPC.
 - ## : Complaints handled includes complaints received during the year and complaints brought forward from previous year
 - # : Significant decrease is on account of select private sector banks.
 - @ : Figures are as per the Basel III framework.
 - @@ : Credit data are adjusted for past reporting errors by select SCBs from December 2021 onwards.
 - Percentage variation could be slightly different as figures have been rounded off to lakh/crore.