

## **Contents**

| <b>Sr. No.</b>   | <b>Particulars</b>  | <b>Page No.</b> |
|--|---|-----------------|
| <b>Chapter I: Perspectives on the Indian Banking Sector .....</b>      |   |                 |
| 1.   | Introduction .....  | 1               |
| 2.   | Forces Shaping the Environment.....                         | 1               |
| 3.   | Operational and Strategic Responses.....                    | 3               |
| 4.   | Challenges.....   | 6               |
| 5.   | The Way Forward.....  | 9               |
| <b>Chapter II: Global Banking Developments.....</b>                    |   |                 |
| 1.   | Introduction .....  | 10              |
| 2.   | Global Banking Trends .....                                 | 11              |
| 3.   | Banking Trends in Select Regions and Countries .....        | 15              |
| 4.   | Analysis of the Performance of Top 100 Global Banks .....   | 21              |
| 5.   | Global Policy Reforms .....                                 | 24              |
| 6.   | Overall Assessment .....                                    | 25              |
| <b>Chapter III: Policy Environment.....</b>                            |   |                 |
| 1.   | Introduction .....  | 27              |
| 2.   | Monetary Policy .....                                       | 28              |
| 3.   | Credit Delivery .....                                       | 29              |
| 4.   | Financial Inclusion.....                                    | 34              |
| 5.   | Prudential Regulatory Policy.....                           | 35              |
| 6.   | Supervisory Policy.....                                     | 40              |
| 7.   | Regional Rural Banks.....                                   | 42              |
| 8.   | Co-operative Banks.....                                     | 43              |
| 9.   | Non-Banking Financial Companies.....                        | 44              |
| 10.  | Customer Service in Banks .....                             | 44              |
| 11.  | Financial Markets.....                                      | 46              |
| 12.  | Payment and Settlement Systems.....                         | 47              |
| 13.  | Technological Developments.....                             | 50              |
| 14.  | Banking Sector Legislation.....                             | 50              |
| 15.  | Overall Assessment .....                                    | 52              |
| <b>Chapter IV: Operations and Performance of Commercial Banks.....</b> |   |                 |
| 1.   | Introduction .....  | 54              |
| 2.   | Balance Sheet Operations of Scheduled Commercial Banks..... | 54              |
| 3.   | Financial Performance of Scheduled Commercial Banks.....    | 60              |
| 4.   | Soundness Indicators.....                                   | 62              |

| <b>Sr. No.</b>  | <b>Particulars</b>  | <b>Page No.</b> |
|---|---|-----------------|
| 5.  | Sectoral Deployment of Bank Credit .....  | 72              |
| 6.  | Operations of Scheduled Commercial Banks in Capital Market .....                                      | 75              |
| 7.  | Shareholding Pattern in Scheduled Commercial Banks .....  | 78              |
| 8.  | Foreign Banks' Operations in India and Overseas Operations of Indian Banks                            | 78              |
| 9.  | Technological Developments in Scheduled Commercial Banks .....  | 79              |
| 10.   | Customer Service .....  | 82              |
| 11.   | Financial Inclusion.....  | 84              |
| 12.   | Local Area Banks .....  | 88              |
| 13.   | Regional Rural Banks.....   | 90              |
| 14.   | Overall Assessment .....  | 91              |
| <b>Chapter V: Developments in Co-operative Banking.....</b> |   |                 |
| 1.  | Introduction .....  | 93              |
| 2.  | Urban Co-operative Banks .....  | 94              |
| 3.  | Rural Co-operatives .....   | 104             |
| 4.  | Progress on Licensing of Rural Co-operatives.....   | 113             |
| 5.  | Progress relating to Revival of Rural Co-operatives .....   | 116             |
| 6.  | Progress relating to Rural Credit Measures that have Specific Implications for<br>Co-operatives ..... | 118             |
| 7.  | Overall Assessment .....  | 119             |
| <b>Chapter VI: Non-Banking Financial Institutions .....</b> |   |                 |
| 1.  | Introduction .....  | 120             |
| 2.  | Financial Institutions .....  | 120             |
| 3.  | Non-Banking Financial Companies.....  | 124             |
| 4.  | Primary Dealers .....   | 138             |
| 5.  | Overall Assessment .....  | 141             |

## **List of Boxes**

| <b>Sr. No.</b> | <b>Particulars</b>  | <b>Page No.</b> |
|----------------|---|-----------------|
| I.1            | Technological Innovations and Efficiency Gains in the Banking Sector.....   | 4               |
| I.2            | Bilateral Memorandum of Understanding (MoU) with Reserve Bank's Overseas Counterparts for Improved Cross-Border Supervision and Co-operation..... | 5               |
| II.1           | Issues in LIBOR Fixation and Implications for Banks .....   | 15              |
| II.2           | Eurozone Crisis and the Sovereign-Bank Nexus: Sovereign Rating Downgrades and Implications for Global Banking System .....                        | 18              |
| III.1          | Unique Customer Identification Code for Banks' Customers in India.....  | 39              |
| III.2          | White-Label ATMs (WLAs) .....   | 49              |
| IV.1           | What Drives the Profitability of Indian Banks?: A Du Pont Analysis for Bank Groups.....   | 63              |
| IV.2           | Bank Lending to Infrastructure and Asset-Liability Mismatches: How Strong is the Linkage? .....   | 74              |
| IV.3           | Priority Sector Lending – is there a Bias towards Bigger Credit Needs?.....   | 76              |
| IV.4           | Changing Trend of the Payment Systems from Cash to Cashless.....  | 81              |
| V.1            | An Analysis of Market Concentration within the UCB Sector.....  | 98              |
| V.2            | Weakening Long-Term Co-operative Credit Structure: A Comparative Analysis of the Apex-Level Institutions.....                                     | 113             |
| V.3            | Reforms for the Revival of Short-term Rural Co-operatives .....   | 117             |
| VI.1           | Micro Finance Institutions (Development and Regulation) Bill, 2012 and its Impact on Microfinance Sector.....                                     | 126             |
| VI.2           | Guidelines on Fair Practices Code for NBFCs.....  | 133             |

## List of Tables

| Sr.No. | Particulars   | Page No. |
|--------|---|----------|
| II.1   | Return on Assets of Banks for Select Countries .....  | 13       |
| II.2   | Growth in International Assets and Liabilities of Banks .....   | 15       |
| II.3   | Capital to Risk-Weighted Assets Ratio of Banks in Select Countries .....                                    | 16       |
| III.1  | Agricultural Debt Waiver and Debt Relief Scheme .....   | 32       |
| III.2  | Phase-wise Timeline for Basel III Implementation .....  | 36       |
| IV.1   | Consolidated Balance Sheet of Scheduled Commercial Banks .....  | 55       |
| IV.2   | Growth in Balance Sheet of Scheduled Commercial Banks .....   | 56       |
| IV.3   | Non-SLR Investments of Scheduled Commercial Banks.....  | 57       |
| IV.4   | International Liabilities of Banks - by Type .....  | 58       |
| IV.5   | International Assets of Banks Classified by Type.....   | 58       |
| IV.6   | Maturity (Residual) and Sectoral Classification of Consolidated International Claims of Banks .....         | 59       |
| IV.7   | Consolidated International Claims of Banks on Countries other than India ...                                | 59       |
| IV.8   | Bank Group-wise Maturity Profile of Select Liabilities/Assets (As at end-March).....                        | 61       |
| IV.9   | Trends in Income and Expenditure of Scheduled Commercial Banks .....  | 62       |
| IV.10  | Return on Assets and Return on Equity of SCBs – Bank Group-wise .....                                       | 62       |
| IV.11  | Cost of Funds and Returns on Funds - Bank Group-wise .....  | 64       |
| IV.12  | Capital to Risk-Weighted Assets Ratio under Basel I and II – Bank Group-wise (As at end-March).....         | 65       |
| IV.13  | Component-wise Capital Adequacy of SCBs (As at end-March).....  | 65       |
| IV.14  | Trends in Non-Performing Assets - Bank Group-wise.....  | 67       |
| IV.15  | NPAs of SCBs Recovered through Various Channels.....  | 69       |
| IV.16  | Details of Financial Assets Securitised by SCs/RCs .....  | 69       |
| IV.17  | Trends in Provisions for Non-Performing Assets – Bank Group-wise .....                                      | 70       |
| IV.18  | Classification of Loan Assets - Bank Group-wise.....  | 70       |
| IV.19  | Sector-wise NPAs of Domestic Banks .....  | 72       |
| IV.20  | Sectoral Deployment of Gross Bank Credit .....  | 73       |
| IV.21  | Priority Sector Lending by Banks (As on last reporting Friday of March 2012)                                | 75       |
| IV.22  | Retail Portfolio of Banks.....  | 77       |
| IV.23  | Public Issues from the Banking Sector .....   | 77       |
| IV.24  | Resources Raised by Banks through Private Placements .....  | 77       |
| IV.25  | Risk-Return Performance, Turnover and Capitalisation of Bank Stocks .....                                   | 77       |
| IV.26  | Number of Public Sector Banks Classified by Percentage of Private Shareholding (As at end-March 2012) ..... | 78       |

| <b>Sr.No.</b> | <b>Particulars</b>  | <b>Page No.</b> |
|---------------|---|-----------------|
| IV.27         | Overseas Operations of Indian Banks (As at end-March).....  | 79              |
| IV.28         | ATMs of Scheduled Commercial Banks (As at end-March 2012).....  | 80              |
| IV.29         | Credit and Debit Cards Issued by Scheduled Commercial Banks<br>(As at end-March).....   | 80              |
| IV.30         | Volume and Value of Electronic Transactions by SCBs.....  | 82              |
| IV.31         | Region-wise Complaints Received at Banking Ombudsman Offices .....  | 83              |
| IV.32         | Select Indicators of Financial Inclusion-Cross Country Comparison .....   | 84              |
| IV.33         | Region-wise and Population Group-wise New Bank Branches Opened<br>During 2011-12.....   | 85              |
| IV.34         | Number of ATMs of SCBs at Various Locations (At end-March 2012).....  | 86              |
| IV.35         | Progress in Road Map for Providing Banking Outlets in Villages with<br>Population of more than 2000 (As on March 31, 2012)..... | 86              |
| IV.36         | Progress under Financial Inclusion Plans.....   | 88              |
| IV.37         | Progress of Micro-finance Programmes (As at end-March) .....  | 88              |
| IV.38         | Profile of Local Area Banks (As at end-March) .....   | 89              |
| IV.39         | Financial Performance of Local Area Banks .....   | 89              |
| IV.40         | Consolidated Balance Sheet of Regional Rural Banks.....   | 90              |
| IV.41         | Financial Performance of Regional Rural Banks.....  | 90              |
| IV.42         | Purpose-wise Distribution of Credit from Regional Rural Banks.....  | 91              |
| VI            | Tier-wise Distribution of Urban Co-operative Banks (As at end-March 2012)   | 96              |
| V.2           | Rating-wise Distribution of UCBs (As at end-March 2012) .....   | 96              |
| V.3           | Distribution of UCBs by Deposits and Advances .....   | 97              |
| V.4           | Liabilities and Assets of Urban Co-operative Banks .....  | 99              |
| V.5           | Investments by Urban Co-operative Banks.....  | 100             |
| V.6           | Financial Performance of Scheduled and Non-Scheduled Urban Co-operative<br>Banks (As at end-March 2012).....                    | 101             |
| V.7           | Select Indicators of Profitability of UCBs.....   | 101             |
| V.8           | Non-Performing Assets of UCBs .....   | 102             |
| V.9           | Distribution of UCBs by CRAR (At end-March 2012).....   | 102             |
| V.10          | Composition of Credit to Priority Sectors by UCBs (As at end-March 2012)..  | 103             |
| V.11          | Distribution of Districts and Banking Business of UCBs across Regions.....  | 104             |
| V.12          | Volume of Banking Business per Branch for UCBs by Region .....  | 104             |
| V.13          | A Profile of Rural Co-operatives (As at end-March 2011).....  | 105             |
| V.14          | Liabilities and Assets of State Co-operative Banks (At end-March 2011).....   | 106             |

| <b>Sr.No.</b> | <b>Particulars</b>  | <b>Page No.</b> |
|---------------|---|-----------------|
| V.15          | Trends in Select Balance Sheet Indicators of Scheduled State Co-operative Banks.....                | 106             |
| V.16          | Financial Performance of State Co-operative Banks .....   | 106             |
| V.17          | Soundness Indicators of State Co-operative Banks .....  | 107             |
| V.18          | Liabilities and Assets of District Central Co-operative Banks.....                                  | 108             |
| V.19          | Financial Performance of District Central Co-operative Banks .....                                  | 108             |
| V.20          | Soundness Indicators of District Central Co-operative Banks.....                                    | 109             |
| V.21          | Primary Agricultural Credit Societies - Select Balance Sheet Indicators .....                       | 110             |
| V.22          | Liabilities and Assets of State Co-operative Agriculture and Rural Development Banks .....          | 112             |
| V.23          | Financial Performance of State Co-operative Agriculture and Rural Development Banks .....           | 114             |
| V.24          | Asset Quality of State Co-operative Agriculture and Rural Development Banks.....                    | 114             |
| V.25          | Liabilities and Assets of Primary Co-operative Agriculture and Rural Development Banks .....        | 115             |
| V.26          | Financial Performance of Primary Co-operative Agriculture and Rural Development Banks .....         | 115             |
| V.27          | Asset Quality of Primary Co-operative Agriculture and Rural Development Banks.....                  | 116             |
| VI.1          | Ownership Pattern of Financial Institutions (As on March 31, 2012).....                             | 120             |
| VI.2          | Financial Assistance Sanctioned and Disbursed by Financial Institutions.....                        | 121             |
| VI.3          | Liabilities and Assets of Financial Institutions (As at end-March).....                             | 121             |
| VI.4          | Resources Mobilised by Financial Institutions.....  | 122             |
| VI.5          | Resources Raised by Financial Institutions from Money Market (As at end-March 2012) .....           | 122             |
| VI.6          | Pattern of Sources and Deployment of Funds of Financial Institutions.....                           | 122             |
| VI.7          | Weighted Average Cost and Maturity of Rupee Resources Raised by Select Financial Institutions ..... | 123             |
| VI.8          | Long-term PLR Structure of Select Financial Institutions .....                                      | 123             |
| VI.9          | Financial Performance of Select All India Financial Institutions .....                              | 123             |
| VI.10         | Select Financial Parameters of Financial institutions.....  | 123             |
| VI.11         | Net Non-Performing Assets (As at end-March) .....   | 124             |
| VI.12         | Asset Classification of Financial Institutions .....  | 124             |
| VI.13         | Capital to Risk (Weighted) Assets Ratio of Select Financial Institutions (As at end-March).....     | 125             |
| VI.14         | Ownership Pattern of NBFCs (As on March 31, 2012).....  | 127             |

| <b>Sr.No.</b> | <b>Particulars</b>   | <b>Page No.</b> |
|---------------|--|-----------------|
| VI.15         | Profile of NBFCs.....  | 127             |
| VI.16         | Consolidated Balance Sheet of NBFCs-D.....   | 128             |
| VI.17         | Major Components of Liabilities of NBFCs-D by Classification of NBFCs .....        | 128             |
| VI.18         | Public Deposits held by NBFCs-D by Deposit Ranges.....                             | 129             |
| VI.19         | Public Deposits held by NBFCs-D - Region-wise .....                                | 129             |
| VI.20         | Public Deposits held by NBFCs-D - Deposit Interest Rate Range-wise .....           | 130             |
| VI.21         | Maturity Pattern of Public Deposits held by NBFCs-D .....                          | 130             |
| VI.22         | Sources of Borrowings by NBFCs-D by Classification of NBFCs.....                   | 131             |
| VI.23         | Major Components of Assets of NBFCs-D by Classification of NBFCs .....             | 131             |
| VI.24         | Assets of NBFCs-D by Asset-Size Ranges (As at end-March) .....                     | 131             |
| VI.25         | Break-Up of Assets of NBFCs-D by Activity.....                                     | 132             |
| VI.26         | Financial Performance of NBFCs-D .....   | 132             |
| VI.27         | NPA Ratios of NBFCs-D.....   | 132             |
| VI.28         | NPAs of NBFCs-D by Classification of NBFCs.....                                    | 133             |
| VI.29         | Classification of Assets of NBFCs-D by Category of NBFCs.....                      | 134             |
| VI.30         | Capital Adequacy Ratio of NBFCs-D .....  | 135             |
| VI.31         | Net Owned Fund <i>vis-à-vis</i> Public Deposits of NBFCs-D by Classification ..... | 135             |
| VI.32         | Range of Net Owned Fund <i>vis-à-vis</i> Public Deposits of NBFCs-D .....          | 135             |
| VI.33         | Profile of RNBCs.....  | 136             |
| VI.34         | Public Deposits Held by RNBCs - Region-wise.....                                   | 136             |
| VI.35         | Investment Pattern of RNBCs .....  | 136             |
| VI.36         | Consolidated Balance Sheet of NBFCs-ND-SI.....                                     | 137             |
| VI.37         | Borrowings of NBFCs-ND-SI Sector by Region .....                                   | 137             |
| VI.38         | Financial Performance of NBFCs-ND-SI Sector .....                                  | 138             |
| VI.39         | NPA Ratios of NBFCs-ND-SI Sector .....   | 138             |
| VI.40         | Capital Adequacy Ratio of NBFCs-ND-SI - By Type of NBFC.....                       | 138             |
| VI.41         | Bank Exposure of NBFCs-ND-SI Sector .....  | 138             |
| VI.42         | Performance of the PDs in the Primary Market (At end-March) .....                  | 139             |
| VI.43         | Performance of Standalone PDs in the Secondary Market (At end-March).....          | 139             |
| VI.44         | Sources and Applications of Funds of Standalone Primary Dealers.....               | 140             |
| VI.45         | Financial Performance of Standalone Primary Dealers .....                          | 140             |
| VI.46         | Financial Indicators of Standalone PDs.....  | 140             |
| VI.47         | CRAR of the standalone PDs (At end-March) .....                                    | 140             |

## List of Charts

| Sr. No. | Particulars  | Page No. |
|---------|--|----------|
| II.1    | Global Macroeconomic Trends.....   | 11       |
| II.2    | Three-Month Moving Average of Bank Credit Growth, in per cent.....   | 12       |
| II.3    | Sovereign and Bank CDS Spreads in Select Economies.....  | 13       |
| II.4    | Bank Stock Indices in Select Economies/Economy Groups.....   | 14       |
| II.5    | Leverage in the Banking Systems of Select Economies.....   | 16       |
| II.6    | Asset quality of Banks in Select Economies.....  | 16       |
| II.7    | Progress in the US Banking System.....   | 17       |
| II.8    | Sectoral Credit and Delinquency of US Banks.....   | 17       |
| II.9    | European Banks Funding Structure and Inter-Bank Market.....  | 19       |
| II.10   | LTRO and Loans to Private Sector in the Euro Area.....   | 20       |
| II.11   | European Banks' Exposure to Greece.....  | 20       |
| II.12   | UK Banks' Lending to Private Non-Financial Corporations.....   | 21       |
| II.13   | Chinese Banking Indicators.....  | 21       |
| II.14   | Location of Global Banking Statistics.....   | 21       |
| II.15   | Share of Countries in Total Assets of Top 100 Global Banks.....  | 22       |
| II.16   | Percentage Distribution of Top 100 Global Banks by Return on Assets.....                                   | 22       |
| II.17   | Percentage Distribution of Top 100 Global Banks By CRAR.....   | 22       |
| II.18   | Percentage Distribution of Top 100 Global Banks by Capital to Assets Ratio (CR).....                       | 23       |
| II.19   | Percentage Distribution of Top Global Banks by NPL Ratio.....  | 23       |
| II.20   | Changes in Soundness Indicators of Top Global Banks.....   | 23       |
| IV.1    | Share of Bank Groups in Total Liabilities/Assets of SCBs (end-March 2012) .                                | 56       |
| IV.2(A) | Share of CASA Deposits in Total Deposits (end-March).....  | 57       |
| IV.2(B) | Composition of Deposits (end-March 2012).....  | 57       |
| IV.3    | Incremental C-D and I-D Ratios of SCBs.....  | 59       |
| IV.4    | Bank Group-wise Incremental C-D and I-D Ratios (end-March 2012).....                                       | 60       |
| IV.5    | Trend in Maturity Profile of Assets and Liabilities (as at end-March).....                                 | 60       |
| IV.6    | Off-balance Sheet Exposure (notional) as percentage of On-balance sheet Liabilities (as at end-March)..... | 61       |
| IV.7    | Trend in Efficiency Indicators.....  | 64       |
| IV.8(A) | Cost of Funds.....   | 65       |
| IV.8(B) | Return on Funds.....   | 65       |
| IV.9(A) | Distribution of Banks According to CRAR (end-March 2012).....  | 66       |
| IV.9(B) | Tier I CRAR of PSBs (end-March 2012).....  | 66       |



| <b>Sr. No.</b> | <b>Particulars</b>   | <b>Page No.</b> |
|----------------|--|-----------------|
| IV.10          | Trend in Capital Adequacy (end-March 2012) .....   | 66              |
| IV.11          | Growth Rates of NPAs <i>vis-à-vis</i> Advances.....  | 66              |
| IV.12          | Gross NPAs as Percentage of Gross Advances .....   | 67              |
| IV.13          | Trend in Important Ratios Relating to NPAs.....  | 68              |
| IV.14          | Bank Group-wise Ratios Relating to NPAs (end-March 2012).....  | 68              |
| IV.15          | Restructured Advances as per cent of Gross Advances<br>of SCBs (end-March) .....                                       | 68              |
| IV.16          | Restructured Advances as per cent of Gross Advances:<br>Bank Group-wise (end-March) .....                              | 69              |
| IV.17(A)       | Gross NPA Ratio (Priority Sector): Bank Group-wise .....   | 71              |
| IV.17(B)       | Gross NPA Ratio (Non-Priority Sector) Bank Group-wise .....  | 71              |
| IV.18          | Percentage Composition of NPAs of SCBs (end-March 2011 and 2012).....  | 71              |
| IV.19          | Trend in Infrastructure Credit.....  | 73              |
| IV.20          | Priority Sector Lending by Public Sector Banks (end-March 2012) .....  | 75              |
| IV.21          | Relative Performance of Bankex and BSE Sensex 2011-12.....   | 78              |
| IV.22          | Government Shareholding in Select Public Sector Banks<br>(end-March 2012).....   | 78              |
| IV.23(A)       | Number of Credit / Debit Cards Outstanding.....  | 80              |
| IV.23(B)       | Share of Bank Groups in Total Credit / Debit Cards (as at end-March 2012) .  | 80              |
| IV.24(A)       | Bank Group-wise Break-up of Major Complaint Types 2011-12.....   | 83              |
| IV.24(B)       | Share of Bank Groups in Total Complaints.....  | 83              |
| IV.25(A)       | Share of Population Groups in Increment of ATMs: 2011-12 .....   | 85              |
| IV.25(B)       | Share of Regions in Total Number of New ATMs opened: 2011-12 .....   | 85              |
| IV.26(A)       | Share of Bank Groups in News Banking Outlets Opened in Villages with<br>Population > 2000 (end-March 2012) .....       | 87              |
| IV.26(B)       | Composition of Public Sector Banks having Banking Outlets in Villages with<br>Population > 2000 (end-March 2012) ..... | 87              |
| IV.27          | Trend in Profitability of RRBs .....   | 90              |
| V.1            | Structure of Co-operative Credit Institutions in India (As at end-March 2012)  | 94              |
| V.2            | Number and Composition of UCBs based on Financial Strength.....  | 95              |
| V.3            | Progress of Consolidation of the UCB Sector in Each State,<br>At end-March 2012 .....                                  | 95              |
| V.4            | Tier-wise Composition of UCBs.....   | 96              |
| V.5            | Distribution of UCBs by Size of Assets .....   | 97              |
| V.6            | Growth in Assets of UCBs .....   | 99              |

| <b>Sr. No.</b> | <b>Particulars</b>   | <b>Page No.</b> |
|----------------|--|-----------------|
| V.7            | Share of Scheduled and Non-Scheduled UCBs in Total Assets of UCB Sector                              | 100             |
| V.8            | Credit-Deposit and Investment-Deposit Ratios for UCBs compared with SCBs                             | 100             |
| V.9            | Gross NPA Growth and Ratio .....   | 101             |
| V.10           | Provisioning Coverage Ratio of UCBs .....  | 102             |
| V.11           | Distribution of UCBs by CRAR, 2012 .....   | 102             |
| V.12           | Percentage Distribution of Credit to Select Priority Sectors by UCBs.....                            | 103             |
| V.13           | Percentage Distribution of Credit to Weaker Sections by UCBs.....                                    | 103             |
| V.14           | Composition of Rural Co-operative Credit Structure by Short and Long-term Credit Co-operatives ..... | 104             |
| V.15           | Profitability of Rural Co-operative Credit Institutions.....   | 105             |
| V.16           | Indicators of Financial Health of StCBs.....   | 107             |
| V.17           | Financial Health of StCBs by Region .....  | 108             |
| V.18           | Indicators of Financial Health of DCCBs .....  | 109             |
| V.19           | Financial Health of DCCBs by Region.....   | 109             |
| V.20           | Comparison of Financial Health of StCBs and DCCBs .....  | 110             |
| V.21           | Growth in Credit Outstanding from PACS .....   | 110             |
| V.22           | Borrower-to-Member Ratio of PACS .....   | 111             |
| V.23           | Percentage of PACS in Profit and Loss.....   | 111             |
| V.24           | Comparison of NPA Ratio of SCARDBs with other Co-operative and Commercial Banking Institutions ..... | 114             |
| V.25           | A Regional Comparison of Financial Health of SCARDBs.....  | 114             |
| V.26           | Profitability Indicators of PCARDBs .....  | 115             |
| V.27           | Financial Health of PCARDBs compared with SCARDBs.....   | 116             |
| V.28           | Shares of Rural Credit Institutions in Total KCCs issued .....                                       | 118             |
| V.29           | Share of Rural Credit Institutions in Direct Agricultural Credit.....                                | 118             |
| VI.1           | Number of NBFCs Registered with the Reserve Bank .....   | 127             |
| VI.2           | Ratio of Public Deposits of NBFCs to Broad Liquidity (L3) and Aggregate Deposits of SCBs.....        | 127             |
| VI.3           | Share of Public Deposits held by NBFCs-D by deposits Ranges.....                                     | 129             |
| VI.4           | Share of Public Deposits held by NBFCs-D: Region-wise .....  | 129             |
| VI.5           | Public Deposits held by NBFCs-D - Deposit Interest Rate Range-wise (Per cent).....                   | 130             |
| VI.6           | Maturity Pattern of Public Deposits held by NBFCs-D (Per cent) .....                                 | 130             |
| VI.7           | Financial Performance of NBFCs-D .....   | 132             |

## **List of Appendix Tables**

| <b>Sr. No.</b> | <b>Particulars</b>   | <b>Page No.</b> |
|----------------|--|-----------------|
| IV.1           | Indian Banking Sector at a Glance .....  | 142             |
| IV.2           | Off-Balance Sheet Exposure of Scheduled Commercial Banks in India .....  | 143             |
| IV.3           | Bank Group-wise Lending to the Sensitive Sectors .....   | 144             |
| IV.4           | Share Prices and Price/ Earning Ratios of Bank Stocks at BSE<br>(As on the last Reporting Friday of March) .....                               | 145             |
| IV.5           | Shareholding Pattern of Domestic Scheduled Commercial Banks<br>(As at end-March 2012).....   | 146             |
| IV.6           | Branches and ATMs of Scheduled Commercial Banks<br>(As at end-March 2012).....   | 148             |
| IV.7           | Statement of Complaints Received at Banking Ombudsman Office .....   | 151             |
| IV.8           | Credit-Deposit Ratio and Investment plus Credit-Deposit Ratio of Scheduled<br>Commercial Banks –Region/State-wise.....                         | 154             |
| V.1            | Select Financial Parameters of Scheduled UCBs .....  | 155             |
| V.2            | Major Indicators of Financial Performance of Scheduled UCBs.....   | 156             |
| V.3            | State-wise Distribution of UCBs (As at end-March 2012) .....   | 158             |
| V.4            | Salient Indicators of Financial Health of State Co-operative Banks - Region<br>and State-wise (As at end-March) .....                          | 159             |
| V.5            | Salient Indicators of Financial Health of District Central Co-operative Banks -<br>Region and State-wise (As at end-March) .....               | 160             |
| V.6            | Select Indicators of Primary Agricultural Credit Societies - State-wise<br>(As at March 31, 2011).....   | 161             |
| V.7            | Salient Indicators of Financial Health of State Co-operative Agriculture and<br>Rural Development Banks - State-wise (As at end-March) .....   | 163             |
| V.8            | Salient Indicators of Financial Health of Primary Co-operative Agriculture and<br>Rural Development Banks - State-wise (As at end-March) ..... | 164             |
| V.9            | Kisan Credit Card Scheme: State-wise Progress (As at end-March 2012) .....   | 165             |
| VI.1           | Financial Assistance Sanctioned and Disbursed by Financial Institutions.....   | 166             |
| VI.2           | Financial Performance of Primary Dealers .....   | 168             |
| VI.3           | Select Financial Indicators of Primary Dealers .....   | 169             |