

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

(Amount in ` billion)

Sr. No	Items	Amount Outstanding (As at end-March)		Percentage Variation	
		2011	2012	2010-11	2011-12
1	Balance Sheet Operations				
1.1	Total Liabilities/Assets	71,834	82,994	19.2	15.5
1.2	Deposits	56,159	64,537	18.3	14.9
1.3	Borrowings	6,755	8,401	27.1	24.4
1.4	Loans and Advances	42,975	50,746	22.9	18.1
1.5	Investments	19,236	22,305	11.3	16.0
1.6	Off-balance Sheet Exposure (As percentage of On-balance Sheet Liabilities)	192.5	175.9	-	-
1.7	Total Consolidated International Claims	2,464	2,809	5.9	14.0
2	Profitability				
2.1	Net Profit	703	817	23.2	16.1
2.2	Return on Asset (RoA) (Per cent)	1.10	1.08	-	-
2.3	Return on Equity (RoE) (Per cent)	14.96	14.60	-	-
2.4	Net Interest Margin (NIM) (Per cent)	2.91	2.90	-	-
3	Capital Adequacy				
3.1	Capital to Risk Weighted Asset Ratio (CRAR) (under Basel I) (Per cent)	13.02	12.94	-	-
3.2	Capital to Risk Weighted Asset Ratio (CRAR) (under Basel II) (Per cent)	14.19	14.24	-	-
3.3	Tier I Capital (As percentage of Total Capital)	70.6	72.8	-	-
3.4	CRAR (Tier I) (Basel I) (Per cent)	9.2	9.4	-	-
3.5	CRAR (Tier I) (Basel II) (Per cent)	10.0	10.4	-	-
3.6	Leverage Ratio (Per cent)	6.61	6.83	-	-
4	Asset Quality				
4.1	Gross NPAs	979	1,423	15.7	45.3
4.2	Net NPAs	417	649	7.7	55.6
4.3	Total Provisions made	540	747	25.0	38.3
4.4	Gross NPA Ratio (Gross NPAs as percentage of Gross Advances)	2.5	3.1	-	-
4.5	Net NPA Ratio (Net NPAs as percentage of Net Advances)	1.1	1.4	-	-
4.6	Provisioning Coverage Ratio (Per cent)	55.1	52.5	-	-
4.7	Slippage Ratio (Per cent)	2.03	2.51	-	-
4.8	Written-off Ratio (Per cent)	9.8	4.4	-	-
5	Sectoral Deployment of Bank Credit				
5.1	Total Non-food Gross Bank Credit	36,674	42,897	20.6	17.0
5.2	Agriculture and Allied Activities	4,603	5,226	10.6	13.5
5.3	Industry	16,208	19,659	23.6	21.3
5.4	Services	9,008	10,330	23.9	14.7
5.5	Personal Loans	6,854	7,683	17.0	12.1
6	Technological Deployment				
6.1	Number of Credit Cards (in million)	18.04	17.65	-1.6	-2.2
6.2	Number of Debit Cards (in million)	228	278	25.2	22.1
6.3	Number of ATMs	74,505	95,686	23.9	28.4
7	Customer Services*				
7.1	Number of Complaints Received	76,638	77,507	0.9	1.1
7.2	Number of Complaints Addressed	72,021	72,885	-13.6	1.2
7.3	Percentage of Complaints Addressed	93.98	94.04	-	-
8	Financial Inclusion				
8.1	Credit-Deposit (C-D) Ratio (Per cent)	76.5	78.6	-	-
8.2	Number of New Bank Branches Opened	5,314	6,918	2.3	30.2
8.3	Total Banking Outlets opened in Villages under Financial Inclusion Plan (FIP)	1,16,208	1,81,753	-	56.4

-: NA / Not Available. *Position as on end-June 2012.

Also, number of complaints received and addressed are inclusive of RRBs and co-operatives.

Note: Percentage variation could be slightly different as absolute numbers have been rounded off to ` billion.