

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

(Amount in ₹ crore)

Sr. No	Items	Amount Outstanding (At end-March)		Percentage Variation	
		2024	2025 <sup>p</sup>	2024	2025 <sup>p</sup>
1	2	3	4	5	6
<b>1</b>	<b>Balance Sheet Operations#</b>				
1.1	Total Liabilities/assets	2,80,80,520	3,12,18,250	15.5	11.2
1.2	Deposits	2,17,41,578	2,41,47,183	14.0	11.1
1.3	Borrowings	25,40,474	27,17,607	29.8	7.0
1.4	Loans and advances	1,71,42,309	1,91,19,608	19.7	11.5
1.5	Investments	72,70,409	79,42,827	13.0	9.2
1.6	Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	138.6	161.9		
1.7	Total consolidated international claims	6,32,852	9,98,116	-5.0	57.7
<b>2</b>	<b>Profitability#</b>				
2.1	Net profit	3,49,603	4,01,180		
2.2	Return on Asset (RoA) (Per cent) *	1.3	1.4		
2.3	Return on Equity (RoE) (Per cent) *	13.6	13.5		
2.4	Net Interest Margin (NIM) (Per cent)	3.3	3.1		
<b>3</b>	<b>Capital Adequacy #</b>				
3.1	Capital to risk weighted assets ratio (CRAR) @	16.9	17.4		
3.2	Tier I capital (as percentage of total capital) @	87.8	89.1		
3.3	CRAR (tier I) (Per cent) @	14.8	15.5		
<b>4</b>	<b>Asset Quality #</b>				
4.1	Gross NPAs	4,80,818	4,31,634	-15.9	-10.2
4.2	Net NPAs	1,06,745	95,388	-21.1	-10.6
4.3	Gross NPA ratio (Gross NPAs as percentage of gross advances)**	2.7	2.2		
4.4	Net NPA ratio (Net NPAs as percentage of net advances)	0.6	0.5		
4.5	Provision Coverage Ratio (Per cent) *	76.2	76.3		
4.6	Slippage ratio (Per cent) *	1.5	1.4		
<b>5</b>	<b>Sectoral Deployment of Bank Credit #^ ^</b>				
5.1	Gross bank credit	1,64,32,164	1,82,43,972	20.2	11.0
5.2	Agriculture	20,71,251	22,87,060	20.0	10.4
5.3	Industry	36,82,393	39,85,660	9.4	8.2
5.4	Services	45,47,237	50,93,565	22.3	12.0
5.5	Personal loans	53,46,691	59,71,696	27.8	11.7
<b>6</b>	<b>Technological Development</b>				
6.1	Total number of credit cards (in lakhs)	1,018	1,099	19.3	7.9
6.2	Total number of debit cards (in lakhs)	9,649	9,908	0.4	2.7
6.3	Number of ATMs and CRMs (in lakhs)	2.58	2.56	-0.3	-0.7
<b>7</b>	<b>Customer Services</b>				
7.1	Total number of complaints received during the year ^	2,93,924	2,96,321	25.2	0.8
7.2	Total number of complaints handled during the year ##	2,99,022	3,12,204	21.9	4.4
	Of 7.2 Total number of complaints addressed/disposed during the year	2,84,355	2,90,567	18.3	2.2
	Of 7.2 Percentage of complaints addressed/disposed during the year	95.1	93.1		
<b>8</b>	<b>Financial Inclusion</b>				
8.1	Credit-deposit ratio (Per cent) #	78.8	79.2		
8.2	Number of new bank branches opened during the year	5,379	4,991	0.8	-7.2

# : Data pertain to SCBs excluding RRBs.

P : Provisional.

\* : Based on off-site returns.

\*\* : Calculated by taking gross NPAs from annual accounts of respective banks and gross advances from off-site returns (global operations), RBI.

@ : Figures are as per the Basel III framework.

^ : Excludes complaints closed at CRPC and those auto closed at the CMS Portal.

## : Complaints handled also include complaints brought forward from previous year.

^ : Gross bank credit data is based on fortnightly Section-42 return while sectoral non-food credit data are based on sector-wise and industry-wise bank credit (SIBC) return, which covers select banks accounting for about 95 per cent of total non-food credit extended by all SCBs, pertaining to the last reporting Friday of the month.

**Notes:** 1. Table includes the impact of the merger of a non-bank with a bank.

2. Percentage variation could be slightly different as figures have been rounded off to lakh/crore.