

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

(Amount in ₹ crore)

Sr. No	Items	Amount Outstanding (At end-March)		Percentage Variation	
		2021	2022*	2020-21	2021-22*
1	2	3	4	5	6
1	Balance Sheet Operations				
	1.1 Total Liabilities/assets	1,95,78,895	2,16,67,655	8.7	10.7
	1.2 Deposits	1,55,80,325	1,71,82,709	11.5	10.3
	1.3 Borrowings	14,73,450	16,63,283	-13.1	12.9
	1.4 Net Loans and advances	1,08,06,381	1,22,08,009	4.9	13.0
	1.5 Investments	54,16,159	57,78,971	15.5	6.7
	1.6 Off-balance sheet exposure (as percentage of on-balance sheet liabilities)	118.8	132.8	-	-
	1.7 Total consolidated international claims	6,13,794	7,29,114	6.1	18.8
2.0	Profitability				
	2.1 Net profit	1,21,998	1,82,032	-	-
	2.2 Return on Asset (RoA) (Per cent)	0.7	0.9	-	-
	2.3 Return on Equity (RoE) (Per cent)	7.7	10.1	-	-
	2.4 Net Interest Margin (NIM) (Per cent)	2.9	2.9	-	-
3.0	Capital Adequacy				
	3.1 Capital to risk weighted assets ratio (CRAR)@	16.3	16.8	-	-
	3.2 Tier I capital (as percentage of total capital)@	86.8	87.5	-	-
	3.3 CRAR (tier I) (Per cent)@	14.1	15.7	-	-
4.0	Asset Quality				
	4.1 Gross NPAs	8,35,138	7,43,653	-7.2	-11.0
	4.2 Net NPAs	2,58,050	2,04,226	-10.8	-20.9
	4.3 Gross NPA ratio (Gross NPAs as percentage of gross advances)	7.3	5.8	-	-
	4.4 Net NPA ratio (Net NPAs as percentage of net advances)	2.4	1.7	-	-
	4.5 Provision Coverage Ratio (Per cent)**	67.4	70.8	-	-
	4.6 Slippage ratio (Per cent) **	2.8	2.1	-	-
5.0	Sectoral Deployment of Bank Credit				
	5.1 Gross bank credit	1,06,40,808	1,18,53,392	5.4	11.4
	5.2 Agriculture	13,84,815	15,16,303	11.7	9.5
	5.3 Industry	32,53,636	35,08,744	0.0	7.8
	5.4 Services	27,45,324	31,48,321	-0.3	14.7
	5.5 Personal loans	29,86,457	33,94,028	12.3	13.6
6.0	Technological Development				
	6.1 Total number of credit cards (in lakhs)	620	736	7.5	18.7
	6.2 Total number of debit cards (in lakhs)	8,982	9,177	8.4	2.2
	6.3 Number of ATMs and CRMs	2,38,588	2,49,228	1.8	4.5
7.0	Customer Services				
	7.1 Total number of complaints received against banks during the year	3,41,747	2,68,085#	11.4	-21.6
	7.2 Total number of complaints handled## during the year	3,81,473	2,79,422^	16.0	-26.8
	7.3 Total number of complaints addressed	3,71,395	2,74,116***	21.5	-26.2
	7.3 Percentage of complaints addressed	97.4	98.1	-	-
8.0	Financial Inclusion				
	8.1 Credit-deposit ratio (Per cent)	69.4	71.1	-	-
	8.2 Number of new bank branches opened	3,089	3,232	-29.0	4.6
	8.3 Number of banking outlets in villages (Total)	12,48,079	22,74,236^^	108.3	82.2

- Notes:**
- * : Provisional.
 - ** : Based on off-site returns.
 - @ : Figures are as per the Basel III framework.
 - Percentage variation could be slightly different as figures have been rounded off to lakh/crore.
 - # : Excludes complaints handled at CRPC.
 - ## : Complaints handled includes complaints received and complaints brought forward from previous year.
 - ^ : Includes complaints brought forward from previous year received by email before March 31, 2022 but registered on or after April 01, 2022.
 - *** : The status of complaints addressed is as on March 31, 2022. The complaints pending as on March 31, 2022 have since been addressed.
 - ^^ : There is a significant increase in data reported by few private sector banks.