

## Key Banking Parameters (All Banks) as on 31.12.2021

Amount in Crore

Sr.	Parameters	Outstanding Amount			Dec-20		Dec-21	
		Dec-19	Dec-20	Dec-21	Amt.	%	Amt.	%
1	Total number of Branches	7,866	8,021	8,034	155	1.97	13	0.16
2	Total number of ATMs	9,405	9,220	9,366	-185	-1.97	146	1.58
3	<b>Total Deposits</b>	<b>4,18,919</b>	<b>4,64,171</b>	<b>5,13,301</b>	<b>45,252</b>	<b>10.80</b>	<b>49,130</b>	<b>10.58</b>
4	<b>Total Advances</b>	<b>3,29,107</b>	<b>3,50,880</b>	<b>3,79,045</b>	<b>21,773</b>	<b>6.62</b>	<b>28,165</b>	<b>8.03</b>
5	Credit as per place of utilization	5,805	9,616	9,858	3,811	65.65	242	2.52
6	<b>Credit Deposit Ratio</b>	<b>78.56</b>	<b>75.59</b>	<b>73.84</b>	<b>-3</b>	<b>-3.78</b>	<b>-2</b>	<b>-2.31</b>
7	CD Ratio including credit as per place of utilization	79.95	77.66	75.77	-2	-2.85	-2	-2.45
8	<b>Total Business [3+4]</b>	<b>7,48,026</b>	<b>8,15,051</b>	<b>8,92,346</b>	<b>67,025</b>	<b>8.96</b>	<b>77,295</b>	<b>9.48</b>
9	<b>Agriculture</b>	<b>1,08,215</b>	<b>1,15,006</b>	<b>1,26,492</b>	<b>6,791</b>	<b>6.28</b>	<b>11,486</b>	<b>9.99</b>
10	% of Agriculture advances to Total advances [RBI Norm*: 18%]	32.88	32.78	33.37	0	-0.32	1	1.81
11	<b>MSME</b>	<b>59,962</b>	<b>66,802</b>	<b>72,685</b>	<b>6,840</b>	<b>11.41</b>	<b>5,883</b>	<b>8.81</b>
12	Education	2,640	2,764	2,682	124	4.70	-82	-2.97
13	Housing	38,792	41,567	44,544	2,775	7.15	2,977	7.16
14	<b>Total Priority Sector Advances</b>	<b>1,99,715</b>	<b>2,17,014</b>	<b>2,35,522</b>	<b>17,299</b>	<b>8.66</b>	<b>18,508</b>	<b>8.53</b>
15	% of Priority Sector advances to Total advances [RBI Norm*: 40%]	60.68	61.85	62.14	1	1.92	0	0.46
16	<b>Total Non-Priority Sector Advances</b>	<b>1,29,392</b>	<b>1,33,866</b>	<b>1,43,523</b>	<b>4,474</b>	<b>3.46</b>	<b>9,657</b>	<b>7.21</b>
17	Total NPA	36,651	31,964	37,409	-4,687	-12.79	5,445	17.03
18	<b>% of NPA to total advances</b>	<b>11.14</b>	<b>9.11</b>	<b>9.87</b>	<b>-2</b>	<b>-18.20</b>	<b>1</b>	<b>8.34</b>

\* For Domestic Commercial Banks

**Key Banking Parameters of Scheduled Commercial Banks excluding  
Co-operative Banks-At a glance (as on 31.12.2021)**

Amount in Crore

Sr.	Parameters	Outstanding Amount				Y-o-Y Variation					
		Dec-18	Dec-19	Dec-20	Dec-21	Dec-19		Dec-20		Dec-21	
						Amt.	%	Amt.	%	Amt.	%
1	Total number of Branches	6,812	6,989	7,144	7,183	177	2.60	155	2.22	39	0.55
2	Total number of ATMs	9,424	9,383	9,198	9,340	-41	-0.44	-185	-1.97	142	1.54
3	<b>Total Deposits</b>	<b>3,58,347</b>	<b>3,93,564</b>	<b>4,33,584</b>	<b>482737</b>	<b>35,217</b>	<b>9.83</b>	<b>40,020</b>	<b>10.17</b>	<b>49,153</b>	<b>11.34</b>
4	<b>Total Advances</b>	<b>2,58,213</b>	<b>2,93,022</b>	<b>3,12,898</b>	<b>338426</b>	<b>34,809</b>	<b>13.48</b>	<b>19,876</b>	<b>6.78</b>	<b>25,528</b>	<b>8.16</b>
5	Credit as per place of utilization	9,590	5,805	9,616	9,858	-3,785	-39.47	3,811	65.65	242	2.52
6	<b>Credit Deposit Ratio</b>	<b>72.06</b>	<b>74.45</b>	<b>72.17</b>	<b>70.11</b>	<b>2</b>	<b>3.33</b>	<b>-2</b>	<b>-3.07</b>	<b>-2</b>	<b>-2.85</b>
7	CD Ratio including credit as per place of utilization	74.73	75.93	74.38	72.15	1	1.60	-2	-2.04	-2	-3.01
8	<b>Total Business [3+4]</b>	<b>6,16,560</b>	<b>6,86,586</b>	<b>7,46,482</b>	<b>821163</b>	<b>70,026</b>	<b>11.36</b>	<b>59,896</b>	<b>8.72</b>	<b>74,681</b>	<b>10.00</b>
9	<b>Agriculture</b>	<b>70,683</b>	<b>77,181</b>	<b>82,067</b>	<b>90,908</b>	<b>6,498</b>	<b>9.19</b>	<b>4,886</b>	<b>6.33</b>	<b>8,841</b>	<b>10.77</b>
10	<b>MSME</b>	<b>50,434</b>	<b>59,518</b>	<b>64,785</b>	<b>70,717</b>	<b>9,084</b>	<b>18.01</b>	<b>5,267</b>	<b>8.85</b>	<b>5,932</b>	<b>9.16</b>
11	Education	2,701	2,640	2,763	2,680	-61	-2.26	123	4.66	-83	-3.00
12	Housing	31,704	38,489	41,297	44,309	6,785	21.40	2,808	7.30	3,012	7.29
13	<b>Priority Sector Advances</b>	<b>1,44,838</b>	<b>1,64,109</b>	<b>1,80,041</b>	<b>196002</b>	<b>19,271</b>	<b>13.30</b>	<b>15,932</b>	<b>9.71</b>	<b>15,962</b>	<b>8.87</b>
14	<b>Total Non-Priority Sector Advances</b>	<b>1,13,375</b>	<b>1,28,913</b>	<b>1,32,857</b>	<b>142424</b>	<b>15,538</b>	<b>13.71</b>	<b>3,944</b>	<b>3.06</b>	<b>9,566</b>	<b>7.20</b>
15	Total NPA	29,814	29,682	24,602	30,522	-132	-0.44	-5,080	-17.11	5,920	24.06
16	<b>% of NPA to total advances</b>	<b>11.55</b>	<b>10.13</b>	<b>7.86</b>	<b>9.02</b>						