



ICRA RESEARCH SERVICES

Contacts:

Karthik Srinivasan
+91 22 6114 3444
karthiks@icraindia.com

Anil Gupta
+91 124 4545314
anilg@icraindia.com

Shashank Singh
+91 124 4545386
shashank.singh@icraindia.com

Report on Banking Statistics

Key financial and operational statistics of the Indian banking sector extracted from ICRA's databases, presented in a format convenient to read and understand

Report includes statistics on

1. Aggregate statistics on bank-groups (Nationalised banks, SBI group and Private sector banks)
2. Snapshot of bank-wise restructured advances including movement and composition of restructured advances
3. Bank-wise data on
 - a. Quarterly update on profitability indicators
 - i. Net Interest Margins (NIMs), core profitability,
 - ii. Performance efficiency including cost-income ratio and return on net worth
 - iii. Trend in distribution income
 - b. Quarterly update on asset quality
 - i. Credit portfolio mix including exposure to key vulnerable sectors
 - ii. Segment wise gross and net NPAs, slippages, solvency ratios
 - iii. Size of restructured advances book
 - c. Capitalisation, including available core capital and shareholding pattern
 - d. Concentration of deposits and advances
 - e. Branch network and international presence

Contents

Key Bank-Group-wise Statistics.....	5
All Domestic Scheduled Commercial Banks	6
Nationalised Banks.....	8
State Bank Group	10
Private Banks.....	12
Key Bank-wise Statistics – Nationalised Banks	14
All Nationalised Banks.....	15
Allahabad Bank	17
Andhra Bank.....	19
Bank of Baroda.....	21
Bank of India	23
Bank of Maharashtra	25
Canara Bank	27
Central Bank of India.....	29
Corporation Bank.....	31
Dena Bank	33
IDBI Bank Limited	35
Indian Bank	37
Indian Overseas Bank.....	39
Oriental Bank of Commerce.....	41
Punjab National Bank.....	43
Punjab & Sind Bank.....	45
Syndicate Bank.....	47
UCO Bank	49
Union Bank of India.....	51
United Bank of India	53
Vijaya Bank.....	55
Key Bank-wise Statistics – State Bank Group.....	57
State Bank Group	58
State Bank of India	60
Key Bank-wise Statistics – Private Banks	62
All Private Banks.....	63
Axis Bank Limited	65

City Union Bank Limited.....	67
DCB Bank Limited.....	69
Federal Bank Limited	71
HDFC Bank Limited.....	73
ICICI Bank Limited	75
IndusInd Bank Limited.....	77
Jammu & Kashmir Bank Limited	79
Karur Vysya Bank Limited	81
Karnataka Bank Limited	83
Kotak Mahindra Bank Limited.....	85
South Indian Bank Limited	87
Yes Bank Limited	89

Key Bank-Group-wise Statistics

All Domestic Scheduled Commercial Banks¹

Classification: NA, Sub Classification: NA

Quarterly Performance Highlights:

	QE	QE	QE	QE	QE	QE
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18
Interest Income	2,422,497	2,345,239	2,376,030	2,395,027	2,409,433	2,546,682
Interest Expense	1,587,502	1,568,148	1,551,264	1,541,669	1,563,955	1,609,882
Net Interest Income	834,995	777,092	824,766	853,358	845,479	936,799
Non-Interest Income	365,140	295,432	314,440	321,387	396,011	353,453
Operating Income	1,200,135	1,072,523	1,139,206	1,174,746	1,241,489	1,290,252
Employee Expenses	270,973	290,998	290,277	300,681	342,745	319,832
Other Operating Expenses	306,899	286,525	303,188	308,707	347,778	322,687
Operating Profits	622,264	495,000	545,741	565,358	550,966	647,733
Provisions	660,702	452,989	648,059	744,169	1,482,789	760,663
APBT	(38,438)	42,011	(102,318)	(178,811)	(931,823)	(112,930)
Trading Profits	99,824	119,062	198,389	36,774	76,549	3,844
PBT	61,386	161,073	96,070	(142,037)	(855,274)	(109,086)
PAT	58,595	112,007	61,620	(71,976)	(556,670)	(73,859)
Advances	77,675,682	76,403,166	78,048,869	80,303,073	82,617,708	81,809,552
Deposits	105,421,728	105,042,644	106,634,937	107,668,039	111,616,991	111,410,411
Net worth (excluding Revaluation Reserves)	8,699,851	8,848,289	8,967,303	9,180,715	9,329,485	9,332,896
Net Interest Margin	2.56%	2.37%	2.52%	2.56%	2.46%	2.68%
Core Profitability	-0.12%	0.13%	-0.31%	-0.54%	-2.71%	-0.32%
Return on Average Assets	0.18%	0.34%	0.19%	-0.22%	-1.62%	-0.21%
Return on Average Net worth	2.73%	5.1%	2.8%	-3.2%	-24.1%	-3.2%
Cost to Income Ratio	48.15%	53.85%	52.09%	51.87%	55.62%	49.80%
Gross NPAs / Gross Advances	9.46%	10.37%	10.26%	10.49%	11.68%	11.52%
Net NPAs / Net Advances	5.49%	6.12%	5.80%	5.84%	6.27%	5.92%
Net NPAs / Net worth	49.03%	52.80%	50.48%	51.13%	55.51%	51.89%

Amounts in Rs. million Source: Company Data, ICRA Estimates

Capitalisation

	Mar-16	Mar-17	Mar-18
Core Tier I Capital	10.00%	9.92%	10.15%
Additional Tier I Capital	0.34%	0.77%	0.98%
Total Tier I Capital	10.33%	10.69%	11.12%
Tier II Capital	2.69%	2.56%	2.21%
Total Capital Adequacy Ratio	13.02%	13.25%	13.33%

As per Basel III regulations

Operational Statistics:

	Mar-16	Mar-17	Mar-18
Staff count	1,192,783	1,230,927	1,220,439
Branches	109,630	113,647	113,733
Overseas Offices	433	431	448

¹ Public + Private sector banks; data not available for foreign banks

Share of Key Industries in total credit:

	Mar-16	Mar-17	Mar-18
Infrastructure	14.51%	12.70%	10.88%
-Power	8.72%	7.36%	7.11%
-Roads	2.67%	2.52%	1.74%
Construction	1.12%	1.16%	1.33%
Iron & Steel	4.68%	4.47%	3.54%
Textiles	3.09%	2.75%	1.97%
Commercial Real Estate	2.67%	2.60%	3.75%
Agri& Allied ²	13.28%	13.90%	9.74%
MSME ²	12.75%	12.64%	13.85%
Retail ²	20.94%	22.75%	24.09%

Source: RBI, Company Data, ICRA Estimates

Restructured Advances Position:

	Mar-16	Mar-17	Mar-18
Standard Restructured Advances Share in Net Advances	3.41%	2.48%	0.70%
(Gross NPAs + 35% of Standard Restructured Advances) % of Total Advances	8.88%	10.33%	12.25%
(Net NPAs + 35% of Standard Restructured Advances) % of Net worth	55.28%	57.67%	56.40%

Note: Data not available for all constituent banks

Concentration of Advances and Deposits:

	Mar-16	Mar-17	Mar-18
Top 20 Depositors as % of Total Deposits	9.54%	8.79%	8.43%
Top 20 Advances as % of Total Advances	16.23%	15.15%	15.28%

Medians; Note: Data not available for all constituent banks

Income from Distribution Business:

	Mar-16	Mar-17	Mar-18
Life Insurance	23,321	28,307	31,917
General Insurance	4,293	4,457	7,172
Mutual Funds	8,363	8,363	12,550
Total	35,977	41,127	51,639

Amounts in Rs. million; Note: Data not available for all constituent banks

Segment-wise NPAs:

	Mar-16	Mar-17	Mar-18
Agri& Allied	5.43%	6.30%	10.38%
Industry	12.90%	16.31%	18.24%
Services	5.26%	6.09%	4.40%
Personal	1.97%	1.88%	1.33%

Note: Data not available for all constituent banks

NPAs - Gross, Net and Slippages:

	Mar-16	Mar-17	Mar-18
Gross NPA %	7.79%	9.46%	11.68%
Net NPA %	4.73%	5.49%	6.27%
YTD Slippages %	6.15%	4.97%	8.50%

Deposits:

	Mar-16	Mar-17	Mar-18
CASA Share	34.40%	39.01%	40.34%
Cost of Interest bearing Funds	6.14%	5.56%	5.17%

Note: Data not available for all constituent banks

² Data not available for all banks for SME and Retail



Business Contacts

Mr. L. Shivakumar
E-mail: shivakumar@icraindia.com
Tel: +91 22 6114 3406 / +91 98210 86490

Mr. Jayanta Chatterjee
E-mail: jayantac@icraindia.com
Tel: +91 80 4332 6401/ +91 98450 22459

Media and Public Relations

Ms. Naznin Prodhani
E-mail: communications@icraindia.com
Tel: +91 124 4545 860

Branches

Registered Office:

1105, Kailash Building, 11th Floor,
26, Kasturba Gandhi Marg,
New Delhi - 110 001
Tel: + 91 11 2335 7940-45

Corporate Office:

Building No.8, 2nd Floor,
Tower A, DLF Cyber City Phase II,
Gurgaon- 122 002
Tel: +91 124 4545300

Ahmedabad

907 & 908, Sakar – II,
Ellisbridge, Opp. Town Hall,
Ahmedabad - 380 006
Tel: +91 79 4027 1500/01

Bengaluru 1

'The Millenia', Tower- B,
Unit No. 1004, 10th Floor, 1 & 2 Murphy
Road,
Bengaluru - 560 008
Tel: +91 80 4332 6400

Bengaluru 2

2nd Floor, Vayudooth Chamber,
15-16, Trinity Circle, M.G. Road,
Bengaluru - 560 001
Tel: +91 80 4922 5500

Chennai

5th Floor, Karumuttu Centre,
634, Anna Salai, Nandanam
Chennai - 600 035
Tel: +91 44 4596 4300

Hyderabad 1

No. 7-1-58, 301, 3rd Floor, 'CONCOURSE',
Above SBI-HPS Branch,
Ameerpet,
Hyderabad - 500 016
Tel: +91 40 4920 0200

Hyderabad 2

4A, 4th Floor, SHOBHAN,
6-3-927, A&B Somajiguda,
Raj Bhavan Road,
Hyderabad – 500082
Tel: +91 40 40676500

Kolkata

A-10 & 11, 3rd Floor, FMC Fortuna 234/3A,
A.J.C. Bose Road,
Kolkata -700 0202
Tel: +91 33 7150 1100/01

Mumbai

3rd Floor, Electric Mansion
Appasaheb Marathe Marg, Prabhadevi,
Mumbai - 400 025
Tel: +91 22 6169 3300

Pune

5A, 5th Floor, Symphony, S. No. 210
CTS 3202 Range Hills Road, Shivajinagar,
Pune - 411 020
Tel: +91 20 2556 1194

Email: info@icraindia.com

Helpdesk: 124 3341580

Website: www.icra.in/ www.icraresearch.in

© Copyright, 2018, ICRA Limited. All Rights Reserved. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable. Although reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies, while publishing or otherwise disseminating other reports may have presented data, analyses and/or opinions that may be inconsistent with the data, analyses and/or opinions presented in this publication. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents.