

KEY BANKING PARAMETERS (ALL BANKS) SEPTEMBER 30, 2025

Amount in crore

Sr.	Parameters	Outstanding			Y-o-Y variation		Y-o-Y variation %	
		Sep-23	Sep-24	Sep-25	Sep-24	Sep-25	Sep-24	Sep-25
1	Total number of Branches	8333	8586	8798	253	212	3.04	2.47
2	Total number of ATMs	9328	8992	8868	-336	-124	-3.60	-1.38
3	Total Deposits	625859	675750	739792	49891	64042	7.97	9.48
4	Total Advances	492021	559751	621737	67730	61986	13.77	11.07
4a	Credit as per place of utilization	27759	23061	28053	-4698	4992	-16.92	21.65
5	Credit Deposit Ratio	78.62	82.83	84.04	4	1	5.37	1.46
5a	CD Ratio including credit as per place of utilisation	83.05	86.25	87.83	3	2	3.85	1.84
6	Total Business [3+4]	1117880	1235501	1361529	117621	126028	10.52	10.20
7	Agriculture	150854	170699	185824	19845	15125	13.16	8.86
8	Crop Loans out of total agriculture	105063	114603	118494	9540	3891	9.08	3.40
9	% of Agriculture advances to Total advances [RBI Norm: 18%]	30.66	30.50	29.89	0	-1	-0.54	-1.99
10	MSME	94513	112212	133085	17699	20873	18.73	18.60
11	Education (Pri+NPS)	3353	3938	4570	585	632	17.45	16.05
12	Housing (Pri+NPS)	62295	77557	85112	15262	7555	24.50	9.74
13	Priority Sector Advances	287984	325544	369493	37560	43949	13.04	13.50
14	% of Priority Sector advances to Total advances [RBI Norm: 40%]	58.53	58.16	59.43	0	1	-0.64	2.18
15	Non-Priority Sector Advances	204036	234208	252244	30172	18036	14.79	7.70
16	Advances to small & marginal farmers	59723	67204	75408	7481	8204	12.53	12.21
17	% of advances to small & marginal farmers to total advances [RBI Norm: 9%]	12.14	12.01	12.13	0	0	-1.09	1.02
18	Total NPA	34982	36163	36755	1181	592	3.38	1.64
19	% of NPA to total advances	7.11	6.46	5.91	-1	-1	-9.13	-8.50
20	Advances to Weaker Sections	107829	126115	137197	18286	11082	16.96	8.79
21	% of advances to Weaker Sections to total Advances [RBI Norm: 11%]	21.92	22.53	22.07	1	0	2.81	-2.06