



# India Data Insights

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# India's Banking

2014-18

# About “India’s Banking” Data Guide

India has more 2.7 lakh branches of various types of banks.  
Total bank deposits in India today exceed INR 124 Lakh Crore.  
Total outstanding loans by banks today exceed INR 96 Lakh Crore.

Access to banking services is one of the key pillars of economic progress of the country. We currently have about 20 bank branches and 17 ATMs per lakh population. How does this penetration differ from state to state? Which type of banks are serving in which state? How are the deposits and loans growing? Which areas are underserved?

All this and more in this data guide that covers comprehensive data for 2,732 banks and 95,595 primary agriculture credit societies on :

- Bank branches
- ATMs
- Deposits
- Loans
- Kissan credit cards

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## *Data Sources :*

- Reserve Bank of India (RBI)
- National Federation of State Cooperative Banks
- National Cooperative Agriculture & Rural Development Banks Federation
- Unique Identification Authority of India (UIDAI)

# About “India’s Banking” Data Guide

This is a detailed study on India’s Banking designed to provide actionable insights on :

- a. Availability and density of banking infrastructure state-wise
- b. Type of banks and infrastructure available in each state
- c. Deposits and credit – state-wise
- d. Growth trends in the infrastructure
- e. Growth trends in deposits and credit

This data guide is an essential tool if you are a :

- a. An implementation agency working on financial inclusion
- b. A funder supporting financial inclusion
- c. Policy-maker/researcher looking to understand access to banking services

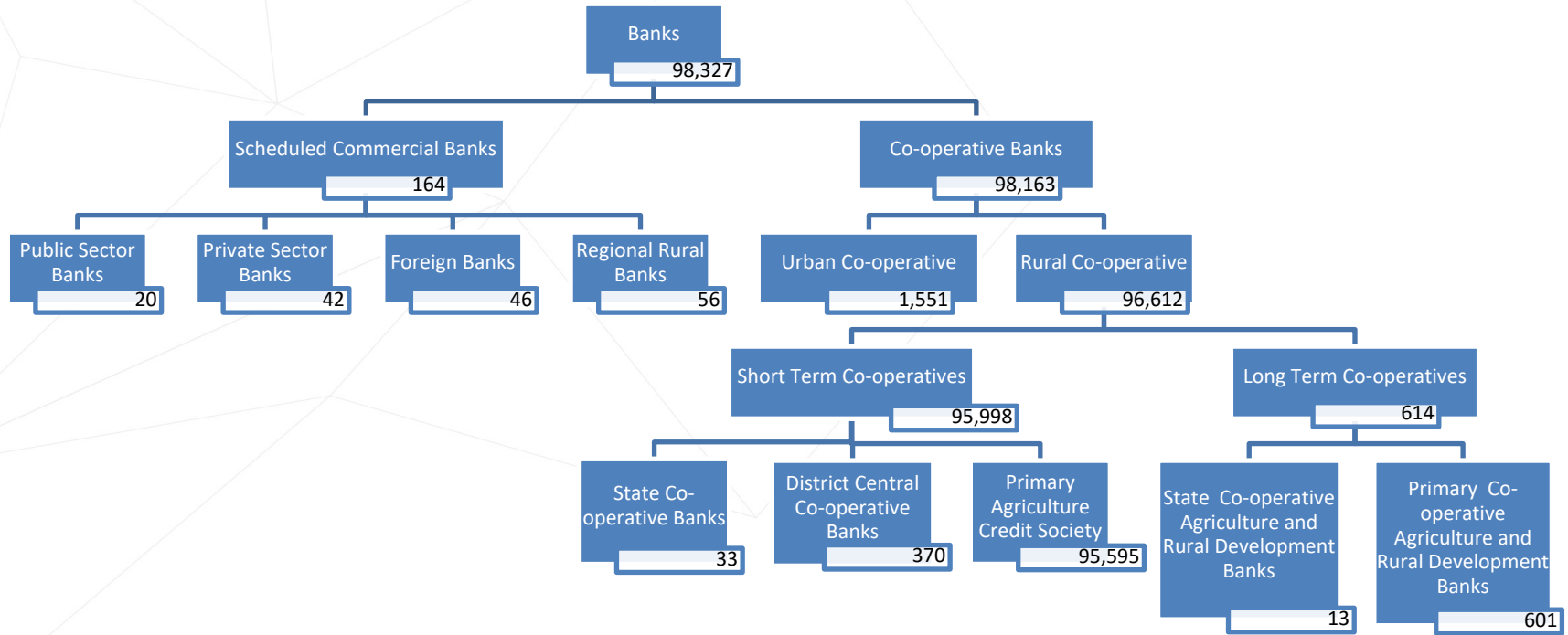
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*This Data Guide is produced by India Data Insights ([www.IndiaDataInsights.com](http://www.IndiaDataInsights.com)).*

*India Data Insights in an online portal delivering actionable data-driven insights to social sector professionals at a click of a button. We power sharper and quicker decision making, so that you can spend more time and resources on delivering better programmes and impact.*

*We are a part of Sattva Consulting ([www.Sattva.co.in](http://www.Sattva.co.in)) and our work is powered by Sattva’s decade-long experience in designing and delivering high impact programmes in emerging economies across the world.*

# Structure of India's Banks



The number on each box denotes the number of banks of the respective type.

# All India - Banking Profile (Mar 2018)

Total Population\*



1,335M

Total Branches



272,392

Bank Density



20

Total ATMs



226,266

ATM Density



17

Total Deposits



1,244M (Lakhs)

Avg. Deposit/Branch



4,568 (Lakhs)

Total Outstanding Loans



960M (Lakhs)

Avg. Loan/Branch



3,526 (Lakhs)

Notes:

- M - Million ; Population\* - Projected population

- All amounts are in INR Lakhs

- Bank Density - No. of Banks/1 Lakh population ; ATM Density - No. of ATMs/1 Lakh population

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# Bank Branches

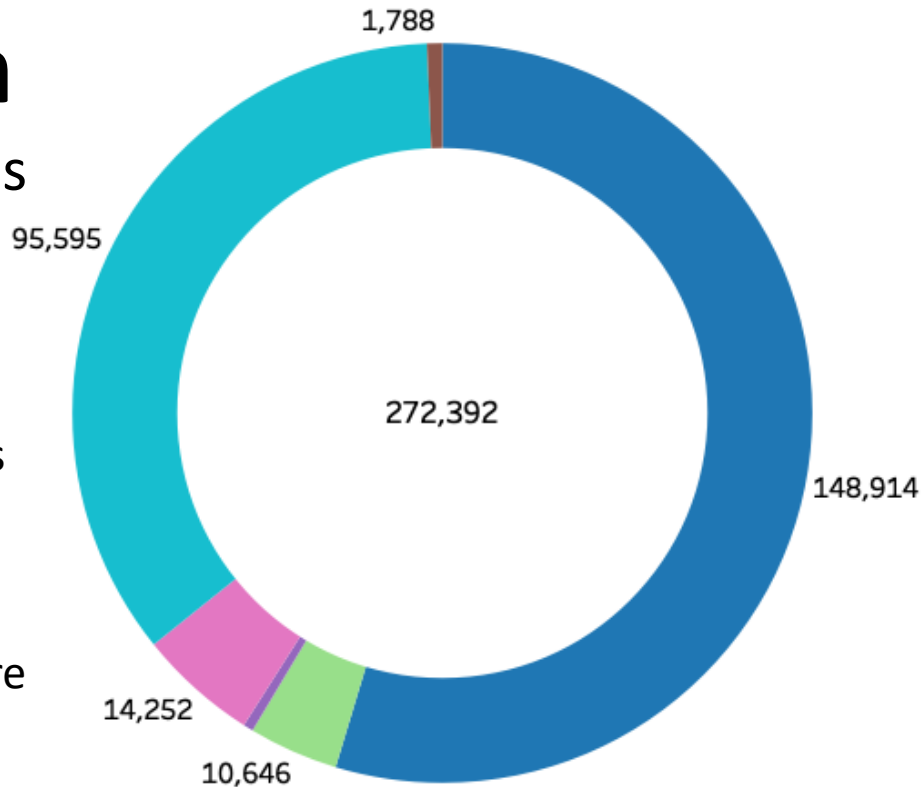


# All India - Number of Bank Branches (Mar 2018)

**2.7 Lakh**  
Bank Branches

**55%**  
Scheduled  
Commercial Banks

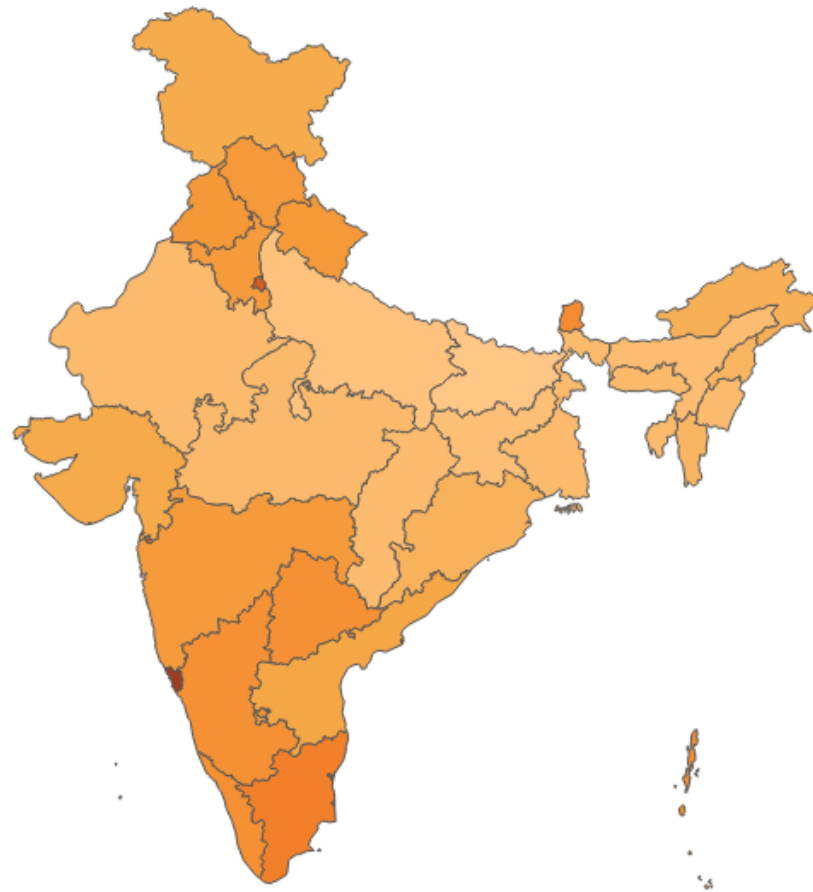
**35%**  
Primary Agriculture  
Cooperative  
Societies



## Bank Types

- SCB Branches
- UCB Branches
- StCB Branches
- DCCB Branches
- PACS Branches
- (SCARDB + PCARDB) Branches

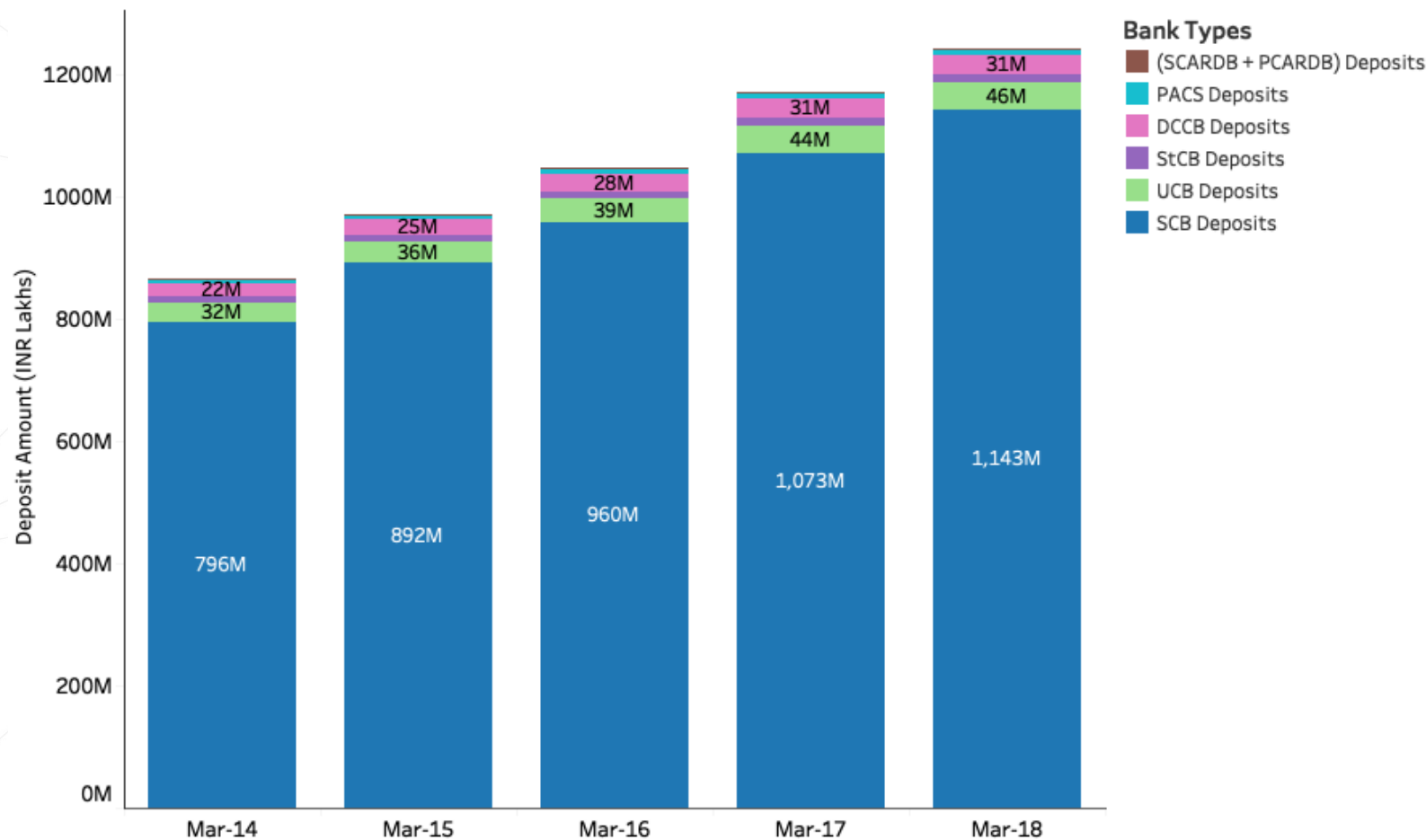
## State-wise ATM Density - Mar 2018



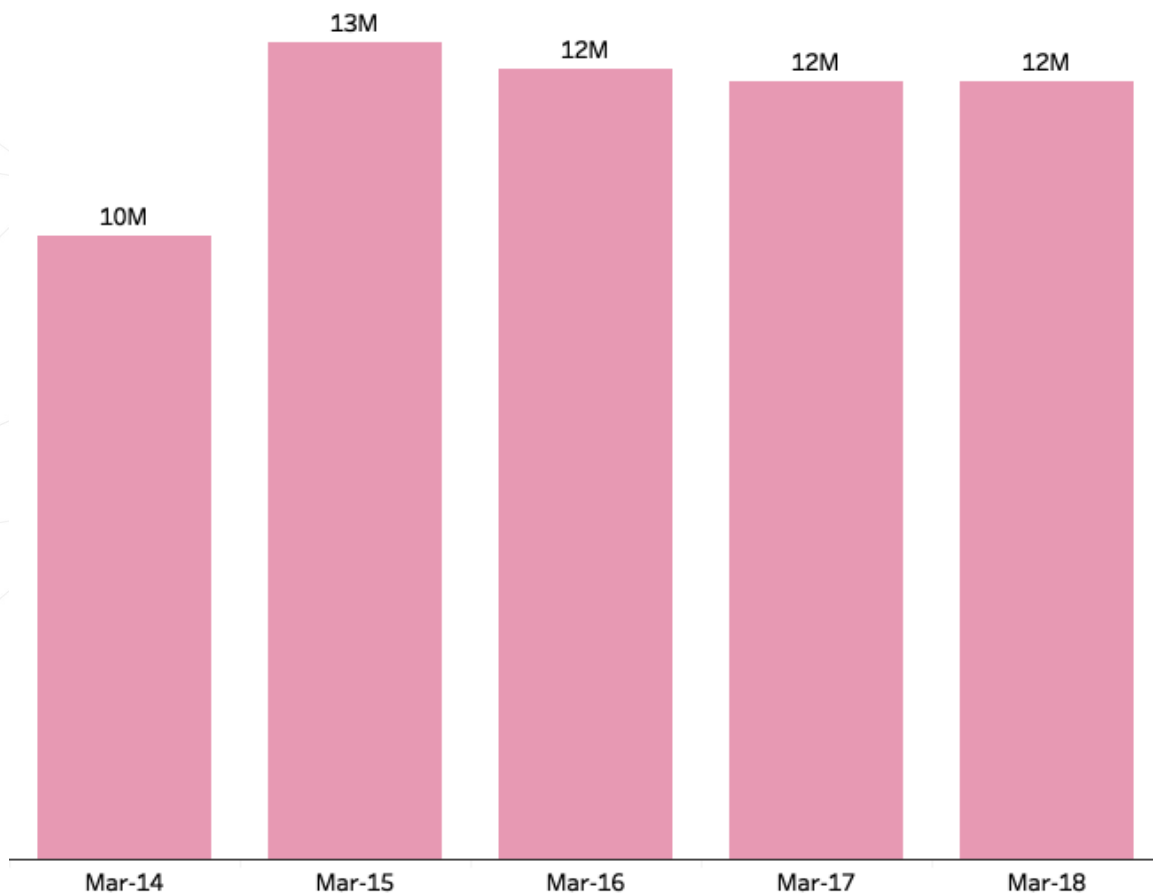
ATM Density



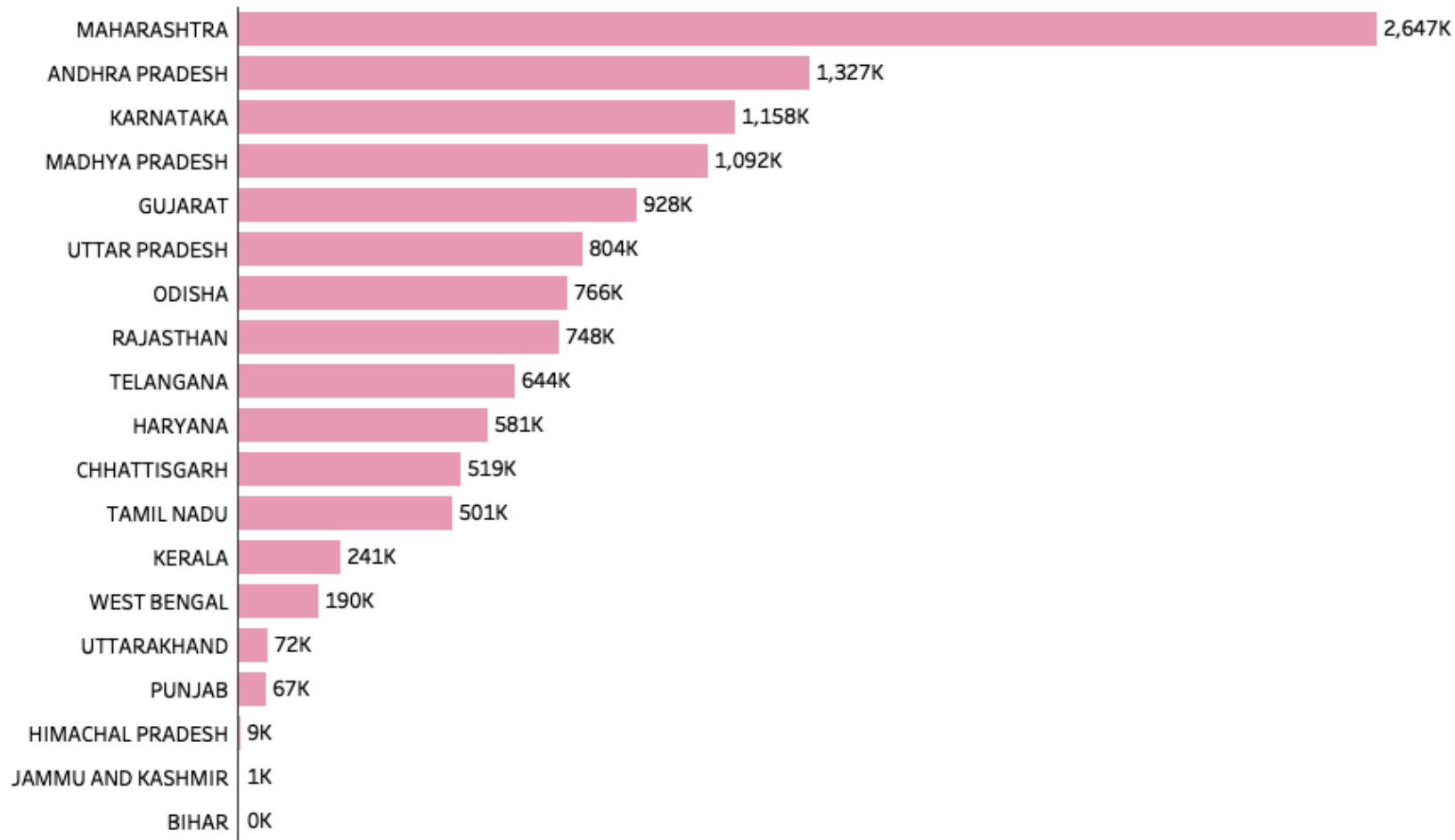
# Deposit Amount (INR Lakhs) - (2014-18)



## All India Number of Kissan Credit Cards Issued by DCCB (2014-18)



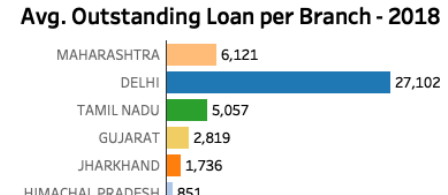
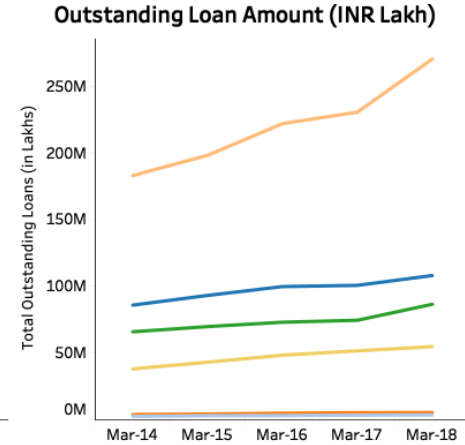
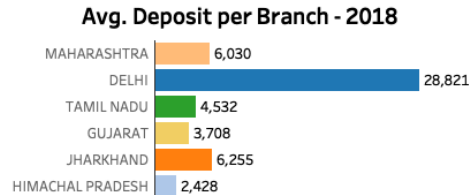
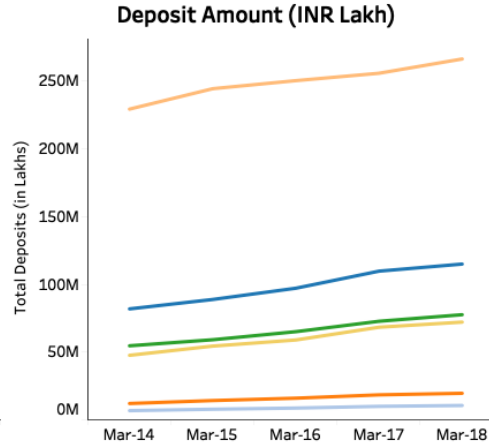
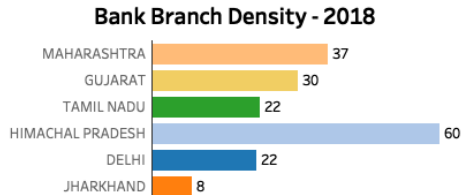
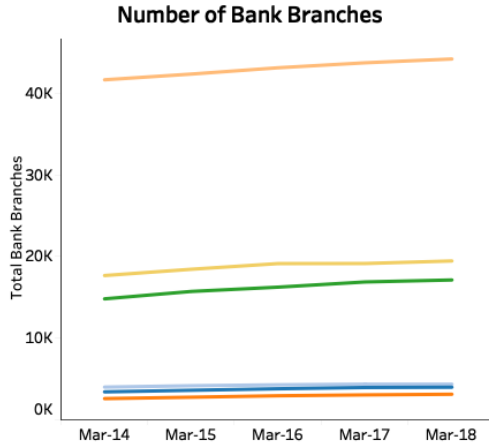
## State-wise Number of Kissan Credit Cards Issued by DCCB (Mar 2017)



# Compare States on Banking Statistics (Year-on-Year) - (2014-18)

Select States/UTs to compare

- ANDAMAN & NICOBAR ISLANDS
- ANDHRA PRADESH
- ARUNACHAL PRADESH
- ASSAM
- BIHAR
- CHANDIGARH
- CHHATTISGARH
- DADRA AND NAGAR HAVELI
- DAMAN AND DIU
- DELHI
- GOA
- GUJARAT
- HARYANA
- HIMACHAL PRADESH
- JAMMU AND KASHMIR
- JHARKHAND
- KARNATAKA
- KERALA
- LAKSHADWEEP
- MADHYA PRADESH
- MAHARASHTRA
- MANIPUR
- MEGHALAYA
- MIZORAM
- NAGALAND
- ODISHA
- PUDUCHERRY
- PUNJAB
- RAJASTHAN
- SIKKIM
- TAMIL NADU
- TELANGANA
- TRIPURA
- UTTAR PRADESH
- UTTARAKHAND
- WEST BENGAL



User can choose multiple states/UTs to view banking statistics for the selected state



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Launched in January 2019, we are adding data-sets and visualisations every day.

If you are a social sector professional - CSR, foundation, social enterprise, non-profit organisation, impact investor, researcher, media house, think-tank - you will find us to be a great data guide.

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