**Banking**

**Markets Size**

<table>
<thead>
<tr>
<th>FY13</th>
<th>FY14</th>
<th>FY15</th>
<th>FY16</th>
<th>FY17</th>
<th>FY18</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,140</td>
<td>1,305</td>
<td>1,421</td>
<td>1,348</td>
<td>1,518</td>
<td>1,557</td>
</tr>
<tr>
<td>326</td>
<td>370</td>
<td>415</td>
<td>488</td>
<td>559</td>
<td>667</td>
</tr>
</tbody>
</table>

**Growth in Credit Off-take**

Trend Point: Private sector expanded at an CAGR of 12.68 per cent during FY13–18, while foreign banks posted a growth of 4.69 per cent during FY13–17.

**Interest Income Growth (US$ bn)**

**Breakup of Banks in India (FY17)**

- Regional Rural Banks: 32.03%
- Foreign Banks: 36.60%
- Public Sector Banks: 17.65%
- Private Sector Banks: 13.73%

**Note:** Figures given for the breakup are exclusive of 1,562 Urban Cooperative Banks and 94,384 Rural Cooperative Banks operational in India.

**Growth in Deposits**

CAGR 11.66%

**Note:** * - between April – December 2018, CAGR till FY18, **- up to September 2019

**Government Initiatives**

- Pradhan Mantri Jan Dhan Yojana
- Atal Pension Plan
- Pradhan Mantri Jeevan Jyoti Bima Yojana