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Report on Trend and Progress of Banking in India 2024-25

Today, in compliance with Section 36 (2) of the Banking Regulation Act, 1949, the Reserve Bank of India released the [Report on Trend and Progress of Banking in India 2024-25](#). This Report presents the performance of the banking sector, including commercial banks, co-operative banks and non-banking financial institutions, during 2024-25 and 2025-26 so far.

Highlights

- The Indian commercial banking sector remained resilient during 2024-25, supported by double-digit balance sheet expansion. Deposits and credit of scheduled commercial banks (SCBs) grew in double digits, *albeit* with a moderation from the previous year.
- The capital to risk weighted assets ratio of SCBs was 17.4 per cent at end-March 2025 and 17.2 per cent at end-September 2025.
- Asset quality strengthened further, with the gross non-performing assets (GNPA) ratio declining to a multi-decadal low of 2.2 per cent at end-March 2025 and 2.1 per cent at end-September 2025.
- Profitability of the SCBs remained robust with the return on assets (RoA) at 1.4 per cent and return on equity (RoE) at 13.5 per cent in 2024-25. During H1: 2025-26, RoA and RoE of the SCBs stood at 1.3 per cent and 12.5 per cent, respectively.
- The consolidated balance sheet of urban co-operative banks recorded higher growth in 2024-25 than that in the previous year. Their asset quality improved for the fourth consecutive year, alongside strengthening of their capital buffers and profitability.
- The non-banking financial companies continued to record double digit credit growth along with robust capital buffers. Their asset quality also improved during the year.