

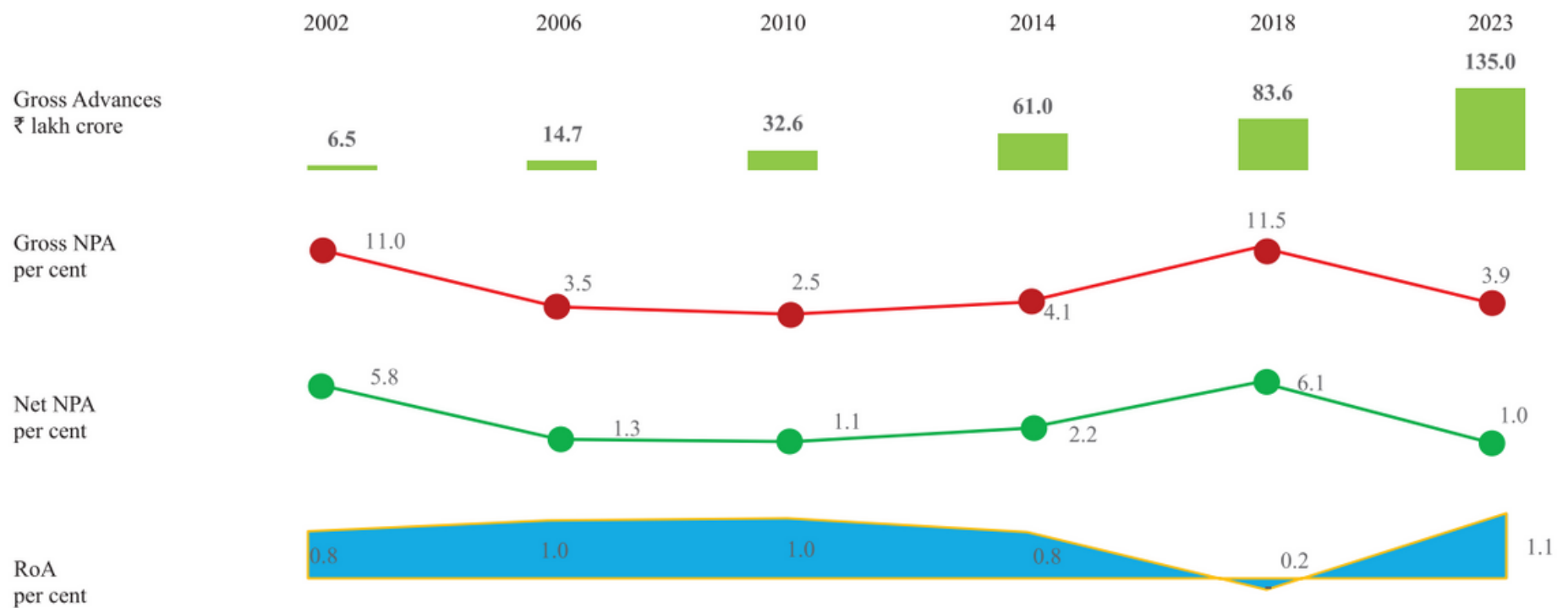
10 charts from
RBI Financial
Stability Report
June 2023

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Banking Soundness Indicators

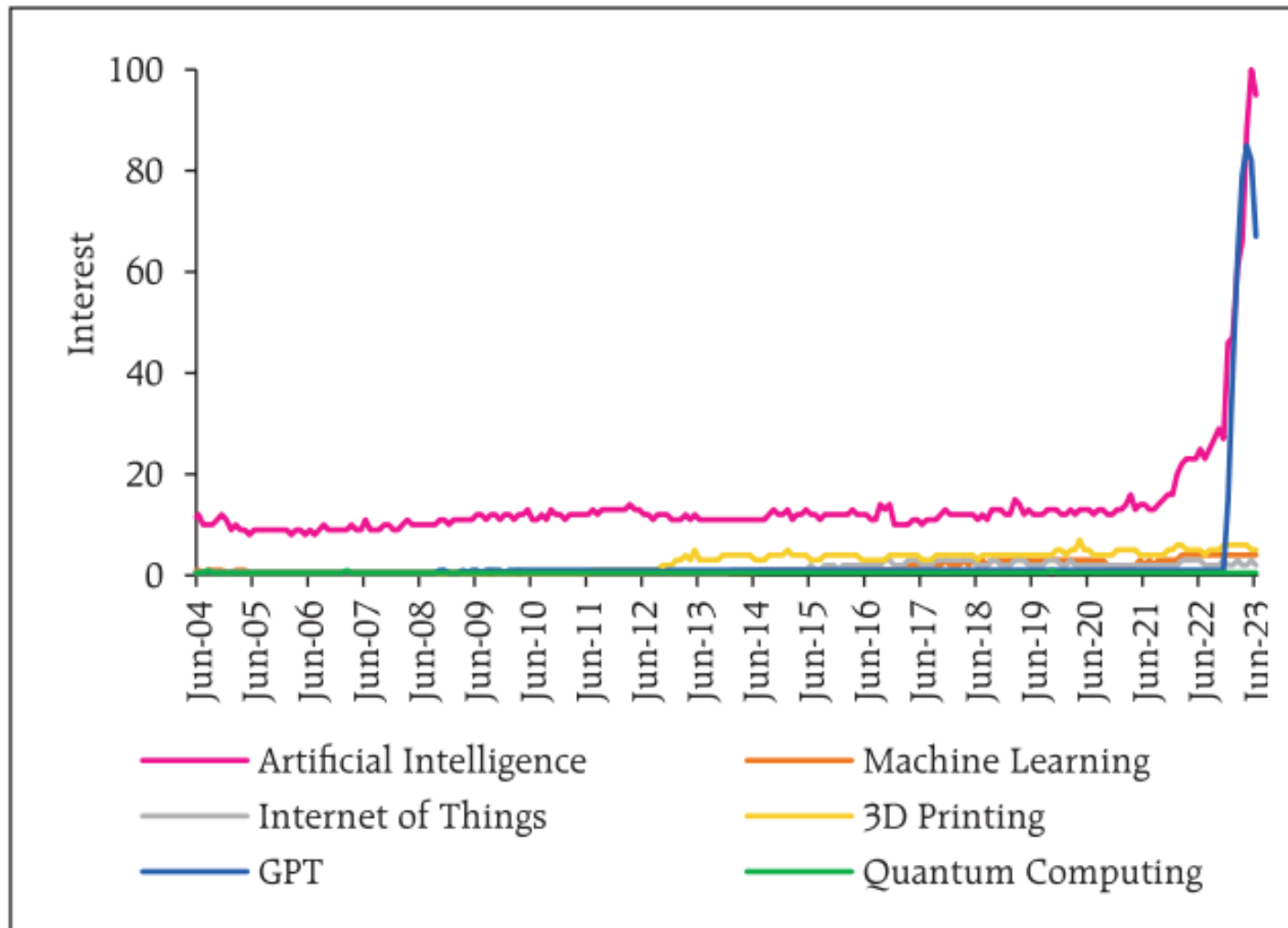


- Gross NPA below 2014 in % terms
- Net NPA lowest ever in % terms
- Advances grow 4 times since 2010



Interest in New Tech

Chart 1.20: Google Trend of Emerging Technologies

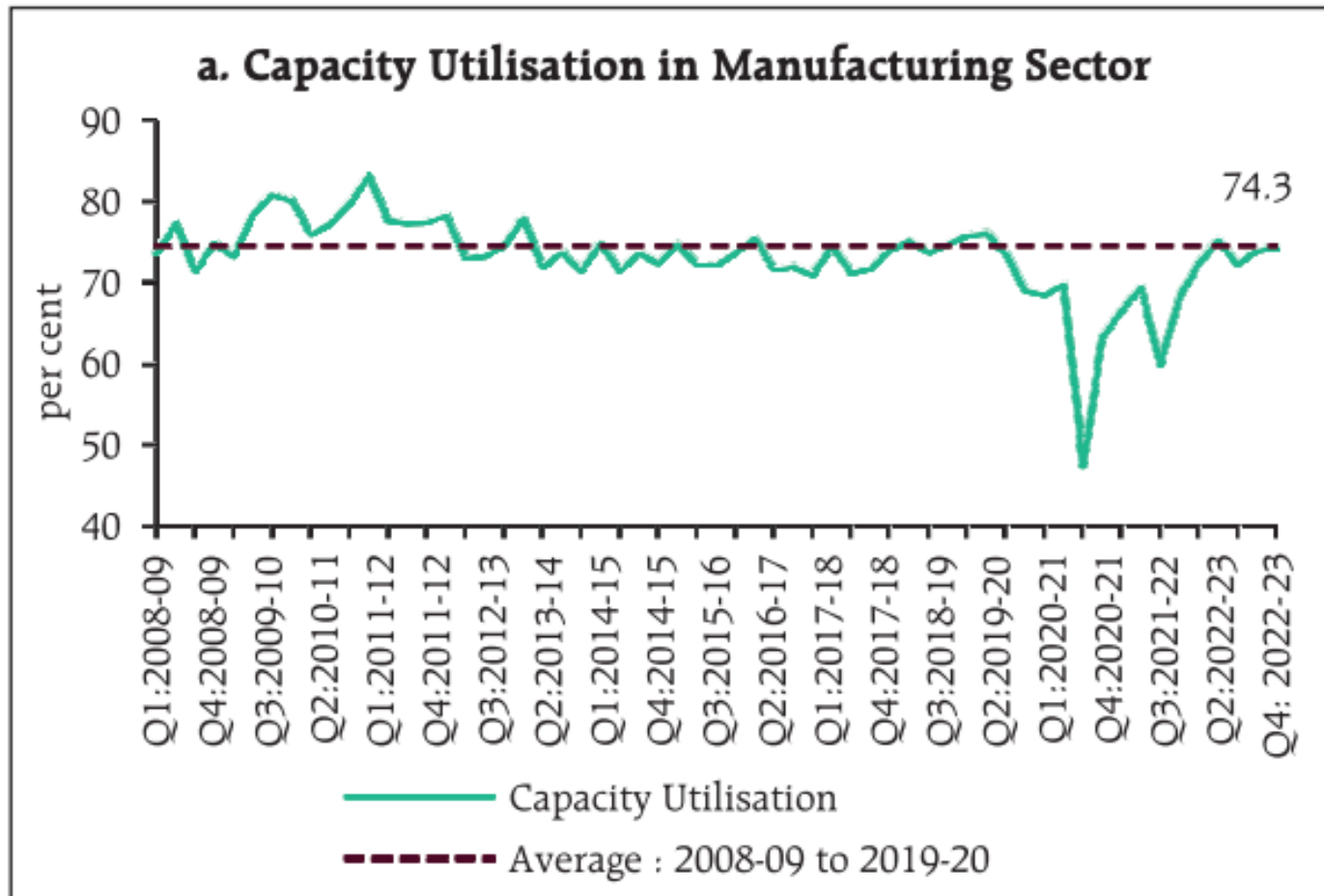


Note: Interest represents search interest relative to the highest point on the chart for the given region and time.

Source: Google Trends.



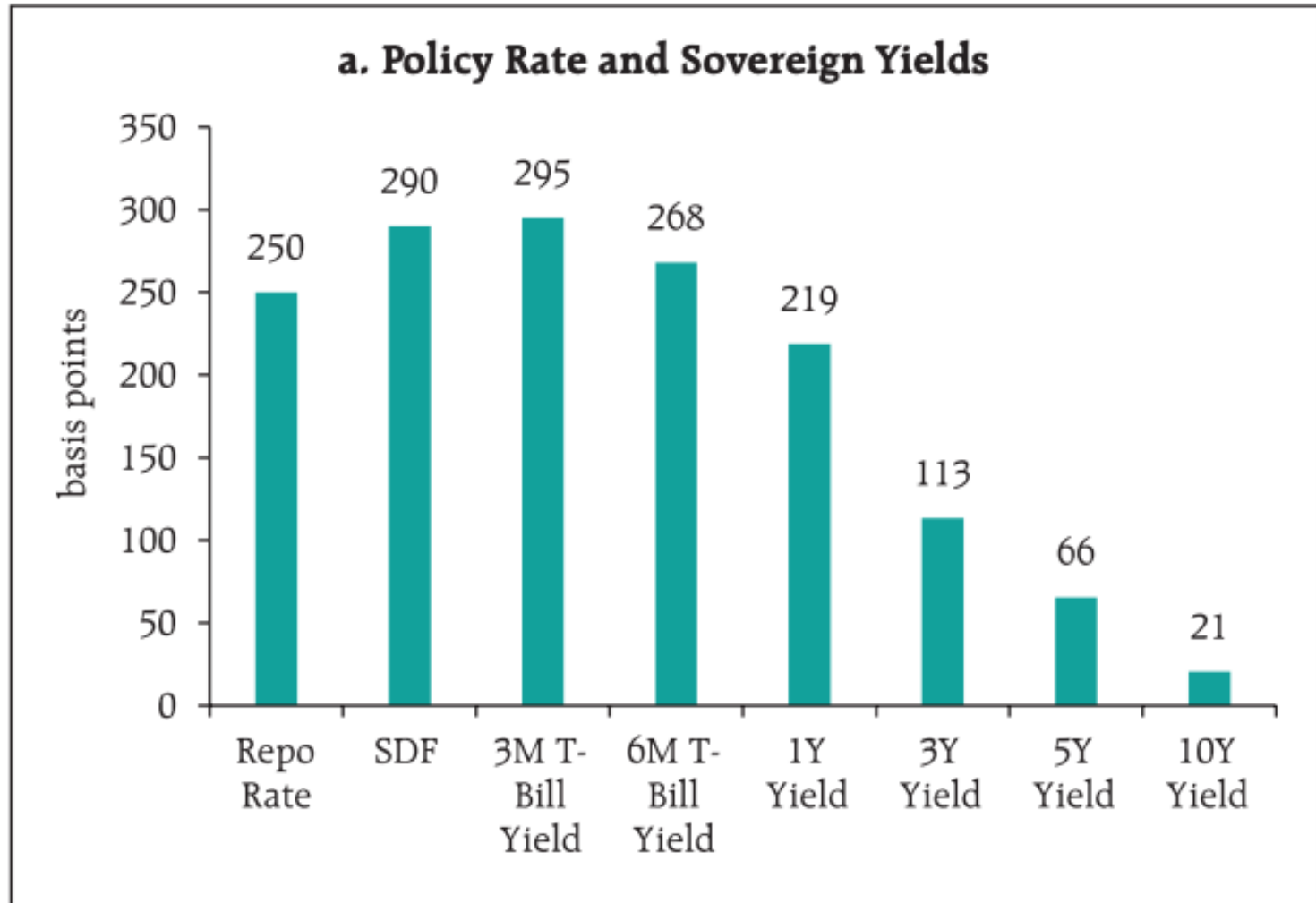
Capacity Utilization



Capacity Utilization in the Manufacturing Sector at long period averages.



Change in Interest Rates

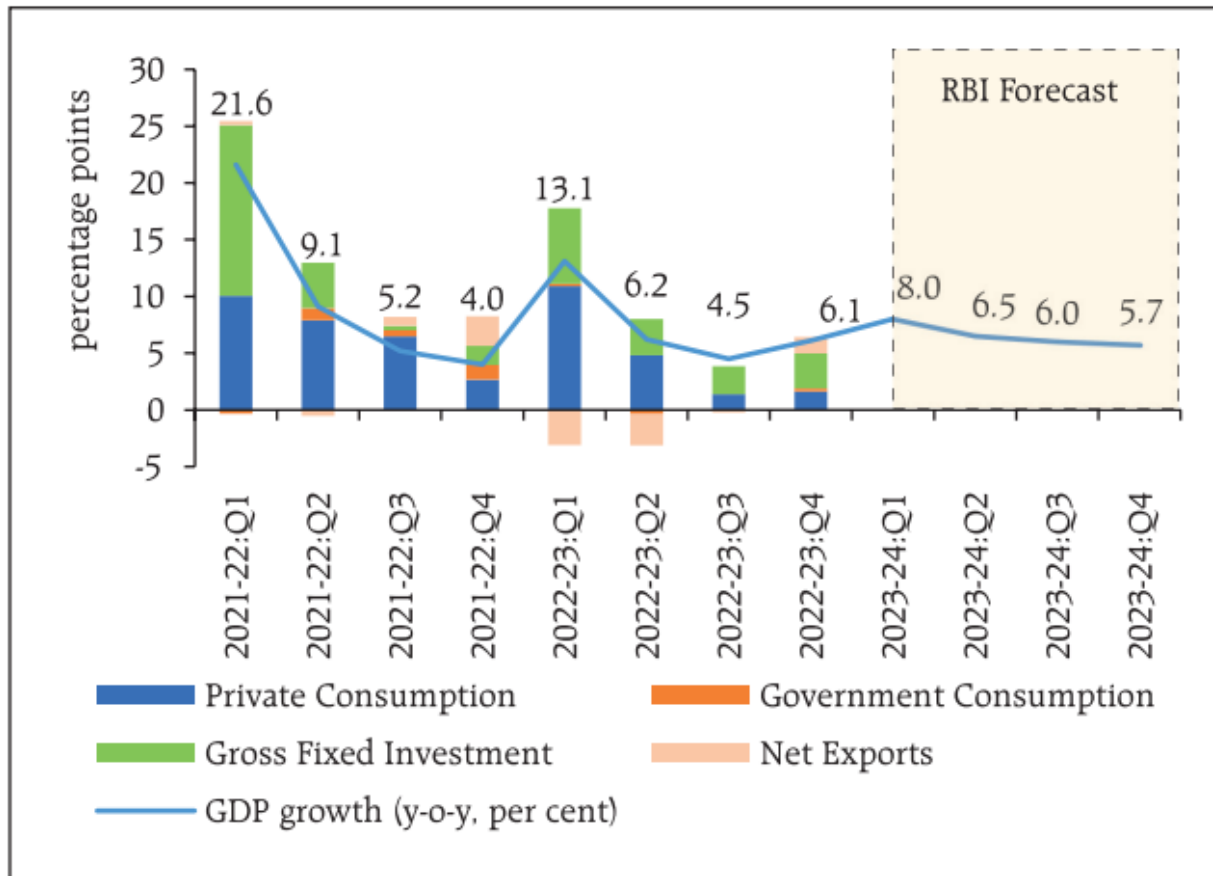


**Change in policy rate and bond yields
since Mar 31 2022**



GDP Growth Forecast

Chart 1.25: GDP Growth (Weighted Contribution)

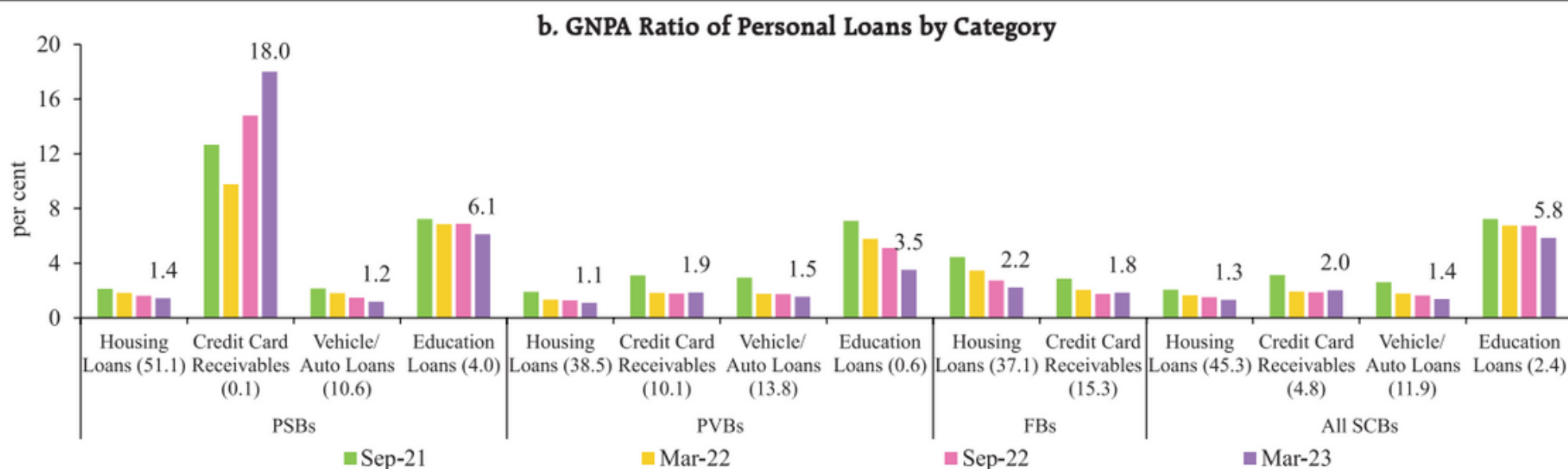


Source: National Statistical Office, MOSPI.

Gross Fixed Capital Formation has driven GDP growth in recent past



GNPA in Personal Loans

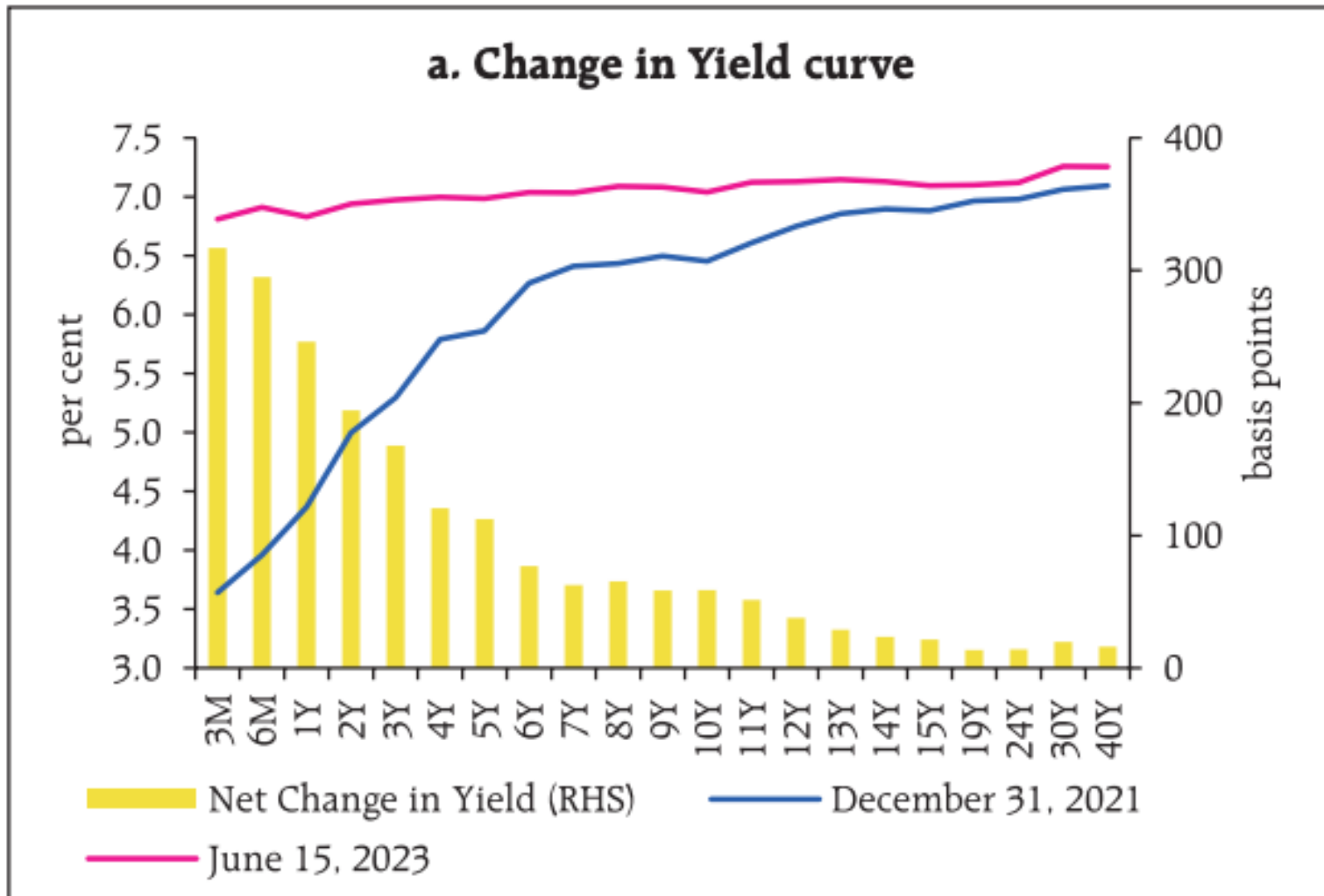


Note: Numbers given in the parentheses with the legend are the percentage shares of the respective sub-sectors' credit in total credit to personal loans; residual share pertains to other personal loans. Vehicle/ auto loans and education loans for FBs have not been considered due to negligible amounts.

18% GNPA in Credit Cards, although at lower base



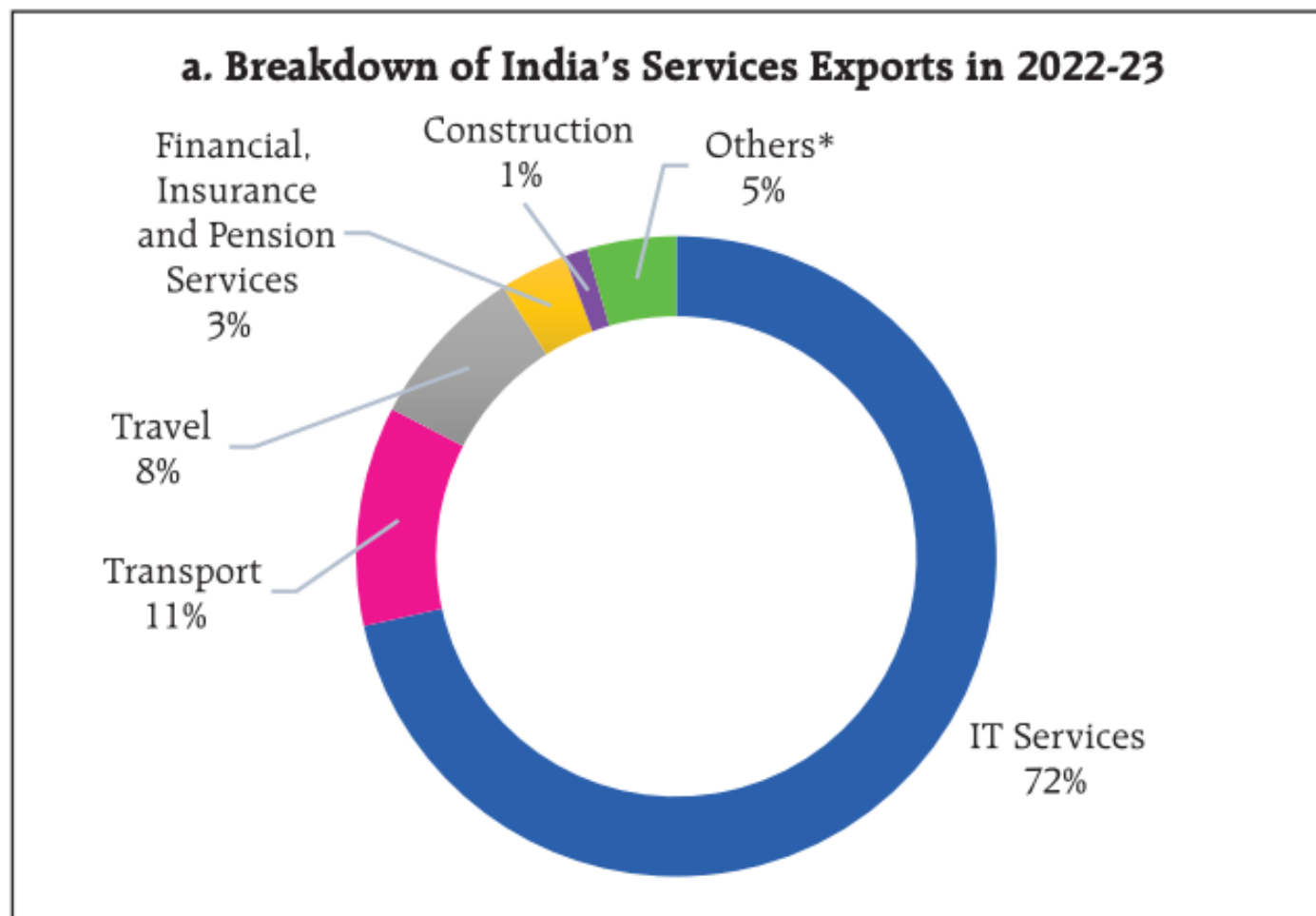
Yield Curve



Yield Curve has flattened, indicating that we are close to the end of tightening cycle



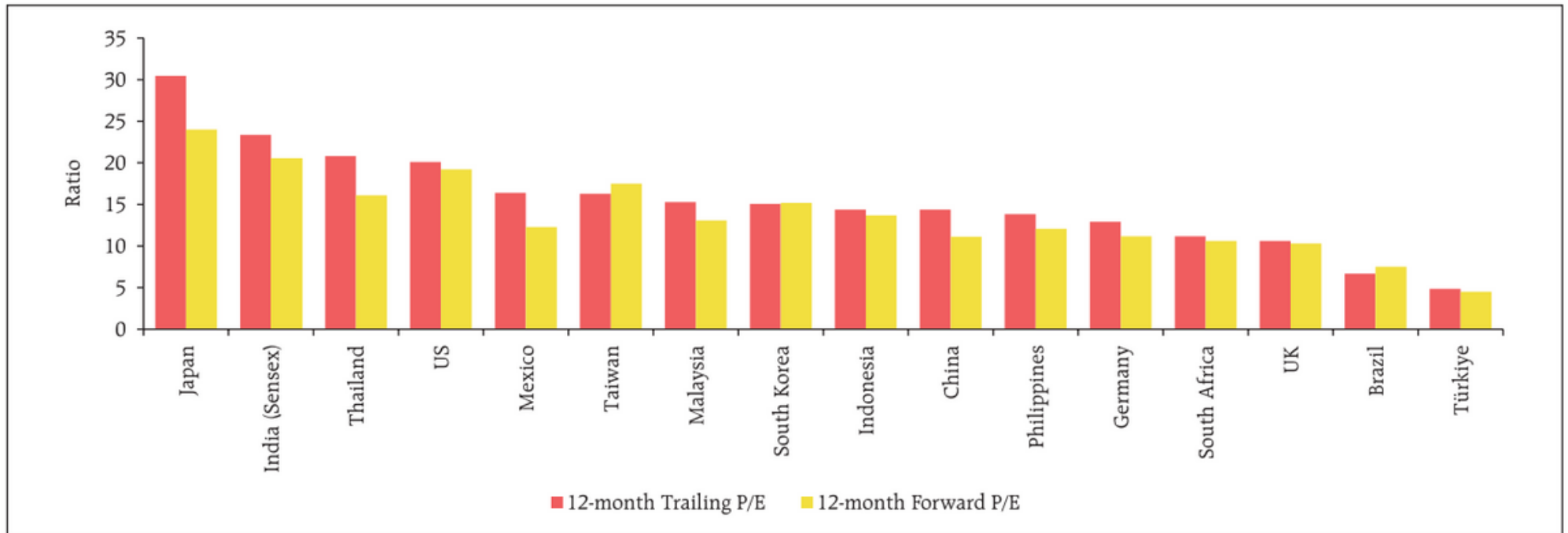
Breakdown of India Services Exports



IT Services is 72% of overall services exports



Trailing & Forward P/E Ratio



Note: As on June 19, 2023.

Source: Bloomberg.

India is second most expensive market based on P/E Ratios



AUM - Mutual Fund Industry

Table 1.7: AUM of the Domestic Mutual Fund Industry

(₹ crore)

As on	B30 AUM			T30 AUM			Industry AUM		
	Equity	Non-Equity	Total	Equity	Non-Equity	Total	Equity	Non-Equity	Total
Dec 31, 2022	4,31,793	2,79,095	7,10,889	12,04,743	20,73,103	32,77,847	16,36,537	23,52,199	39,88,735
Mar 31, 2023	4,28,396	2,81,797	7,10,193	11,93,975	20,37,863	32,31,838	16,22,371	23,19,660	39,42,031
May 31, 2023	4,66,707	3,01,044	7,67,751	13,00,460	22,52,257	35,52,718	17,67,167	25,53,301	43,20,468

Note: T30 refers to the top 30 geographical locations in India and B30 refers to the locations beyond the top 30 cities.

Source: SEBI.

- MF Industry AUM has now grown to Rs 43 lakh crore
- 80% comes from top 30 cities
- Nearly 40% is Equity AUM



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