

**TABLE 64 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS
BANK GROUP-WISE**

(Amount in ₹ Billion)

Year (end-March)	Advances		Non-Performing Assets (NPAs)					
	Gross	Net	Gross			Net		
			Amount	As	As	Amount	As	As
				Percentage of Gross Advances	Percentage of Total Assets		Percentage of Net Advances	Percentage of Total Assets
1	2	3	4	5	6	7	8	9
Scheduled Commercial Banks								
1999-00	4751.13	4442.92	604.08	12.7	5.5	300.73	6.8	2.7
2000-01	5587.66	5263.28	637.41	11.4	4.9	324.61	6.2	2.5
2001-02	6809.58	6458.59	708.61	10.4	4.6	355.54	5.5	2.3
2002-03	7780.43	7404.73	687.17	8.8	4.1	296.92	4.0	1.8
2003-04	9020.26	8626.43	648.12	7.2	3.3	243.96	2.8	1.2
2004-05	11526.82	11156.63	593.73	5.2	2.5	217.54	2.0	0.9
2005-06	15513.78	15168.11	510.97	3.3	1.8	185.43	1.2	0.7
2006-07	20125.10	19812.37	504.86	2.5	1.5	201.01	1.0	0.6
2007-08	25078.85	24769.36	563.09	2.3	1.3	247.30	1.0	0.6
2008-09	30382.54	29999.24	683.28	2.3	1.3	315.64	1.1	0.6
2009-10	35449.65	34970.92	846.98	2.4	1.4	387.23	1.1	0.6
2010-11	40120.79	42987.04	979.22	2.4	1.4	418.13	1.0	0.6
Public Sector Banks								
1999-00	3794.61	3527.14	530.33	14.0	6.0	261.87	7.4	2.9
2000-01	4421.34	4152.07	546.72	12.4	5.3	279.77	6.7	2.7
2001-02	5093.68	4806.81	564.73	11.1	4.9	279.58	5.8	2.4
2002-03	5778.13	5493.51	540.90	9.4	4.2	248.77	4.5	1.9
2003-04	6619.75	6313.83	515.37	7.8	3.5	193.35	3.1	1.3
2004-05	8778.25	8489.12	483.99	5.5	2.7	169.04	2.1	1.0
2005-06	11347.24	11062.88	413.58	3.6	2.1	145.66	1.3	0.7
2006-07	14644.93	14401.46	389.68	2.7	1.6	151.45	1.1	0.6
2007-08	18190.74	17974.01	404.52	2.2	1.3	178.36	1.0	0.6
2008-09	22834.73	22592.12	449.57	2.0	1.2	211.55	0.9	0.6
2009-10	27334.58	27013.00	599.26	2.2	1.3	293.75	1.1	0.7
2010-11	30798.04	33056.32	746.14	2.3	1.4	360.71	1.1	0.7
Old Private Sector Banks								
1999-00	354.04	338.79	38.15	10.8	5.2	23.93	7.1	3.3
2000-01	397.38	379.73	43.46	10.9	5.1	27.71	7.3	3.3
2001-02	440.57	422.86	48.51	11.0	5.2	30.13	7.1	3.2
2002-03	513.29	494.36	45.50	8.9	4.3	25.98	5.2	2.5
2003-04	579.08	556.48	43.98	7.6	3.6	21.42	3.8	1.8
2004-05	704.12	677.42	42.00	6.0	3.1	18.59	2.7	1.4
2005-06	851.54	829.57	37.59	4.4	2.5	13.75	1.7	0.9
2006-07	948.72	928.87	29.69	3.1	1.8	8.91	1.0	0.6
2007-08	1134.04	1116.70	25.57	2.3	1.3	7.40	0.7	0.4
2008-09	1303.52	1285.04	30.72	2.4	1.3	11.59	0.9	0.5
2009-10	1563.57	1541.36	36.22	2.3	1.3	12.71	0.8	0.5
2010-11	1872.96	1846.47	36.99	2.0	1.2	9.83	0.5	0.3
New Private Sector Banks								
1999-00	228.16	221.56	9.46	4.1	1.6	6.38	2.9	1.1
2000-01	314.99	300.86	16.17	5.1	2.1	9.29	3.1	1.2
2001-02	769.01	741.87	68.11	8.9	3.9	36.63	4.9	2.1
2002-03	947.18	895.15	72.32	7.6	3.8	13.65	1.5	0.7
2003-04	1195.11	1151.06	59.83	5.0	2.4	19.86	1.7	0.8
2004-05	1274.20	1236.55	45.82	3.6	1.6	23.53	1.9	0.8
2005-06	2325.36	2300.05	40.52	1.7	1.0	17.96	0.8	0.4
2006-07	3252.73	3218.65	62.87	1.9	1.1	31.37	1.0	0.5
2007-08	4124.41	4067.33	104.40	2.5	1.4	49.07	1.2	0.7
2008-09	4547.13	4468.24	138.54	3.1	1.7	62.52	1.4	0.8
2009-10	4877.13	4783.58	140.17	2.9	1.6	52.34	1.1	0.6
2010-11	5450.14	6128.86	145.41	2.3	1.3	34.48	0.6	0.3
Foreign Banks In India								
1999-00	374.32	355.43	26.14	7.0	3.2	8.55	2.4	1.0
2000-01	453.95	430.63	31.06	6.8	3.0	7.85	1.8	0.8
2001-02	506.31	487.05	27.26	5.4	2.4	9.20	1.9	0.8
2002-03	541.84	521.71	28.45	5.3	2.4	9.03	1.7	0.8
2003-04	626.32	605.06	28.94	4.6	2.1	9.33	1.5	0.7
2004-05	770.26	753.54	21.92	2.8	1.4	6.39	0.8	0.4
2005-06	989.65	975.62	19.28	1.9	1.0	8.08	0.8	0.4
2006-07	1278.72	1263.39	22.63	1.8	0.8	9.27	0.7	0.3
2007-08	1629.66	1611.33	28.59	1.8	0.8	12.47	0.8	0.3
2008-09	1697.16	1653.85	64.44	3.8	1.5	29.96	1.8	0.7
2009-10	1674.37	1632.60	71.33	4.3	1.6	29.77	1.8	0.7
2010-11	1993.21	1955.39	50.68	2.5	1.0	13.12	0.7	0.3

Note : 1. Data for 2010-11 are provisional.

2. Data on Scheduled Commercial Banks & Public Sector Banks for 2004-05 include the impact of conversion of a non-banking entity into a banking entity.