

## Appendix Table II.7(B): Non-Performing Assets of Public Sector Banks as Proportion to Advances: 1996-97 to 1998-99

(Per cent)

| Sr. No. | Name of the Bank               | Gross NPAs / Gross Advances |              |              | Net NPAs / Net Advances |             |             |
|---------|--------------------------------|-----------------------------|--------------|--------------|-------------------------|-------------|-------------|
|         |                                | 1996-97                     | 1997-98*     | 1998-99*     | 1996-97                 | 1997-98*    | 1998-99*    |
| 1       | 2                              | 3                           | 4            | 5            | 6                       | 7           | 8           |
|         | <b>Nationalised Banks</b>      | <b>19.05</b>                | <b>16.88</b> | <b>16.02</b> | <b>10.07</b>            | <b>8.91</b> | <b>8.35</b> |
| 1.      | Allahabad Bank                 | 23.93                       | 23.18        | 20.09        | 14.84                   | 15.09       | 12.54       |
| 2.      | Andhra Bank                    | 11.81                       | 9.86         | 9.42         | 4.10                    | 2.92        | 4.26        |
| 3.      | Bank of Baroda                 | 17.15                       | 14.63        | 16.03        | 7.53                    | 6.60        | 7.70        |
| 4.      | Bank of India                  | 11.78                       | 11.55        | 11.87        | 6.93                    | 7.34        | 7.28        |
| 5.      | Bank of Maharashtra            | 20.67                       | 17.39        | 15.97        | 9.66                    | 8.66        | 8.72        |
| 6.      | Canara Bank                    | 20.26                       | 18.69        | 18.32        | 9.32                    | 7.52        | 7.09        |
| 7.      | Central Bank of India          | 25.00                       | 20.47        | 17.41        | 14.40                   | 12.21       | 9.79        |
| 8.      | Corporation Bank               | 9.92                        | 7.60         | 5.66         | 3.63                    | 2.93        | 1.98        |
| 9.      | Dena Bank                      | 15.10                       | 13.73        | 12.37        | 9.38                    | 8.28        | 7.67        |
| 10.     | Indian Bank                    | 39.12                       | 38.96        | 38.70        | 25.24                   | 26.01       | 21.67       |
| 11.     | Indian Overseas Bank           | 15.80                       | 13.38        | 13.32        | 7.64                    | 6.26        | 7.30        |
| 12.     | Oriental Bank of Commerce      | 7.36                        | 6.16         | 6.30         | 5.64                    | 4.50        | 4.50        |
| 13.     | Punjab & Sind Bank             | 30.71                       | 26.79        | 23.01        | 12.04                   | 10.84       | 10.48       |
| 14.     | Punjab National Bank           | 16.31                       | 14.50        | 14.12        | 10.38                   | 9.57        | 8.96        |
| 15.     | Syndicate Bank                 | 19.32                       | 15.31        | 10.72        | 7.53                    | 5.78        | 3.93        |
| 16.     | UCO Bank                       | 28.35                       | 24.04        | 22.55        | 13.73                   | 11.14       | 10.83       |
| 17.     | Union Bank of India            | 10.38                       | 11.18        | 12.41        | 6.98                    | 7.66        | 8.70        |
| 18.     | United Bank of India           | 36.20                       | 33.50        | 32.38        | 19.20                   | 14.10       | 14.70       |
| 19.     | Vijaya Bank                    | 18.73                       | 15.21        | 13.65        | 9.56                    | 7.56        | 6.72        |
|         | <b>State Bank Group</b>        | <b>15.81</b>                | <b>14.57</b> | <b>15.67</b> | <b>7.70</b>             | <b>6.89</b> | <b>7.74</b> |
| 20.     | State Bank of India            | 16.02                       | 14.14        | 15.56        | 7.30                    | 6.07        | 7.18        |
| 21.     | State Bank of Bikaner & Jaipur | 13.83                       | 11.73        | 16.11        | 7.96                    | 7.13        | 10.45       |
| 22.     | State Bank of Hyderabad        | 19.19                       | 18.96        | 15.94        | 11.42                   | 10.88       | 8.78        |
| 23.     | State Bank of Indore           | 15.81                       | 15.05        | 14.68        | 11.29                   | 10.96       | 10.10       |
| 24.     | State Bank of Mysore           | 16.92                       | 17.47        | 16.96        | 10.96                   | 10.75       | 10.55       |
| 25.     | State Bank of Patiala          | 11.32                       | 11.88        | 13.98        | 5.88                    | 7.04        | 8.23        |
| 26.     | State Bank of Saurashtra       | 14.79                       | 14.83        | 15.43        | 6.05                    | 6.57        | 7.70        |
| 27.     | State Bank of Travancore       | 14.49                       | 20.06        | 18.46        | 8.82                    | 12.21       | 10.80       |
|         | <b>Public Sector Banks</b>     | <b>17.84</b>                | <b>16.02</b> | <b>15.89</b> | <b>9.18</b>             | <b>8.15</b> | <b>8.13</b> |

Note : \* Provisional.

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.