

Appendix Table II.7(C): Non-Performing Assets of Indian Private Sector Banks as Proportion to Total Assets: 1996-97 to 1998-99

(Per cent)

| Sr. No. | Name of the Bank | Gross NPAs/ Total Assets | | | Net NPAs/ Total Assets | | |
|------------------------------------|--------------------------------|--------------------------|-------------|-------------|------------------------|-------------|-------------|
| | | 1996-97 | 1997-98* | 1998-99* | 1996-97 | 1997-98* | 1998-99* |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Old Private Sector Banks | | 5.23 | 5.06 | 5.77 | 3.11 | 2.84 | 3.57 |
| 1. | Bank of Madura Ltd. | 5.25 | 4.55 | 4.47 | 2.91 | 2.25 | 2.39 |
| 2. | Bank of Rajasthan Ltd. | 5.72 | 8.74 | 9.80 | 3.88 | 4.11 | 3.98 |
| 3. | Bareilly Corporation Bank Ltd. | 5.19 | 5.37 | 0.00 | 1.68 | 1.50 | 0.00 |
| 4. | Bharat Overseas Bank Ltd. | 3.83 | 3.57 | 3.43 | 1.72 | 1.80 | 1.73 |
| 5. | City Union Bank Ltd. | 4.63 | 5.75 | 5.92 | 2.72 | 3.78 | 3.75 |
| 6. | Development Credit Bank Ltd. | 3.88 | 3.04 | 2.74 | 2.60 | 2.12 | 2.07 |
| 7. | Ganesh Bank of Kurundwad Ltd. | 6.01 | 5.59 | 6.50 | 3.74 | 3.25 | 3.75 |
| 8. | Karnataka Bank Ltd. | 2.27 | 2.39 | 3.47 | 1.38 | 1.44 | 2.09 |
| 9. | Lord Krishna Bank Ltd. | 6.46 | 10.05 | 14.65 | 4.70 | 6.91 | 9.57 |
| 10. | Nainital Bank Ltd. | 4.89 | 3.63 | 2.55 | 2.43 | 1.26 | 0.59 |
| 11. | SBI Comm. & Intl. Bank Ltd. | 10.89 | 8.86 | 14.16 | 2.14 | 2.97 | 9.25 |
| 12. | Tamilnad Mercantile Bank Ltd. | 3.93 | 4.70 | 4.55 | 1.67 | 2.29 | 2.24 |
| 13. | The Benares State Bank Ltd. | 6.31 | 7.44 | 10.10 | 3.57 | 5.11 | 6.75 |
| 14. | The Catholic Syrian Bank Ltd. | 6.13 | 9.34 | 8.16 | 3.31 | 5.50 | 6.08 |
| 15. | The Dhanalakshmi Bank Ltd. | 3.41 | 7.83 | 6.98 | 1.51 | 5.10 | 5.45 |
| 16. | The Federal Bank Ltd. | 3.92 | 4.02 | 5.94 | 2.67 | 2.83 | 3.94 |
| 17. | The Jammu & Kashmir Bank Ltd. | 5.20 | 3.84 | 3.24 | 2.41 | 1.75 | 1.49 |
| 18. | The Karur Vysya Bank Ltd. | 1.52 | 1.88 | 3.16 | 0.58 | 0.85 | 2.00 |
| 19. | The Lakshmi Vilas Bank Ltd. | 4.03 | 4.64 | 4.70 | 2.12 | 2.74 | 3.25 |
| 20. | The Nedungadi Bank Ltd. | 4.88 | 6.50 | 7.13 | 3.84 | 4.97 | 6.02 |
| 21. | The Ratnakar Bank Ltd. | 5.87 | 4.71 | 4.81 | 3.18 | 3.11 | 3.25 |
| 22. | The Sangli Bank Ltd. | 12.83 | 7.76 | 6.46 | 4.34 | 3.07 | 2.86 |
| 23. | The South Indian Bank Ltd. | 4.65 | 5.09 | 8.28 | 2.52 | 2.93 | 5.11 |
| 24. | The United Western Bank Ltd. | 5.37 | 3.64 | 4.76 | 4.03 | 2.63 | 3.53 |
| 25. | The Vysya Bank Ltd. | 3.59 | 6.30 | 7.76 | 6.12 | 3.28 | 5.24 |
| New Private Sector Banks | | 1.34 | 1.57 | 2.26 | 0.95 | 1.12 | 1.62 |
| 26. | Bank of Punjab Ltd. | 0.60 | 0.57 | 1.96 | 0.47 | 0.38 | 1.46 |
| 27. | Centurion Bank Ltd. | Nil | 0.13 | 3.32 | 0.00 | 0.10 | 2.03 |
| 28. | Global Trust Bank Ltd. | 3.65 | 2.06 | 1.71 | 2.42 | 1.39 | 1.36 |
| 29. | HDFC Bank Ltd. | 0.17 | 0.92 | 0.58 | 0.00 | 0.46 | 0.39 |
| 30. | ICICI Banking Corporation Ltd. | 1.01 | 0.67 | 1.45 | 0.77 | 0.39 | 0.87 |
| 31. | IDBI Bank Ltd. | 0.80 | 0.14 | 0.48 | 0.62 | 0.12 | 0.40 |
| 32. | IndusInd Bank Ltd. | 1.50 | 2.64 | 4.49 | 1.12 | 1.93 | 3.11 |
| 33. | Times Bank Ltd. | 0.36 | 0.71 | 1.41 | 0.33 | 0.62 | 1.21 |
| 34. | UTI Bank Ltd. | 1.63 | 3.67 | 4.40 | 1.25 | 2.84 | 3.48 |
| Indian Private Sector Banks | | 4.19 | 3.95 | 4.47 | 2.54 | 2.29 | 2.84 |

Note : * Provisional.

Source : 1. Balance sheets of respective banks.

2. Returns received from respective banks.