

Table 52 : Non-Performing Assets (NPA) and Capital Adequacy Ratio (CAR) of Scheduled Commercial Banks - 1996-99

Bank Group/Bank	As on 31st March							
	Net NPA as percentage to net Advances				Capital Adequacy Ratio			
	1996	1997	1998	1999	1996	1997	1998	1999
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
State Bank of India and its Associates								
State Bank of India	6.61	7.30	6.07	7.18	11.60	12.17	14.58	12.
State Bank of Bikaner and Jaipur	6.11	7.96	7.13	10.45	9.33	8.82	10.65	12.26
State Bank of Hyderabad	9.94	11.42	10.88	8.78	9.90	10.84	10.83	10.65
State Bank of Indore	9.62	11.29	10.96	N.A.	8.80	9.31	9.83	N.A.
State Bank of Mysore	8.59	10.96	10.75	10.55	8.81	10.80	11.61	10.23
State Bank of Patiala	6.60	5.88	7.04	8.23	9.51	11.25	13.24	12.47
State Bank of Saurashtra	5.70	6.05	6.57	7.70	12.38	12.14	18.14	14.35
State Bank of Travancore	7.38	8.82	12.21	10.50	9.40	8.17	11.48	10.27
Nationalised Banks								
Allahabad Bank	16.00	14.84	15.09	12.54	9.68	11.00	11.64	10.38
Andhra Bank	3.29	4.10	2.92	N.A.	5.07	12.05	12.37	N.A.
Bank of Baroda	8.15	7.53	6.60	7.70	11.19	11.80	12.05	13.30
Bank of India	7.00	6.93	7.34	7.28	8.44	10.26	9.11	10.55
Bank of Maharashtra	9.39	9.66	8.59	8.72	8.49	9.07	10.90	9.76
Canara Bank	7.45	9.32	7.52	7.52	10.38	10.17	9.54	10.96
Central Bank of India	13.49	14.40	12.21	9.79	2.63	9.41	10.40	11.88
Corporation Bank	2.26	3.63	2.93	1.98	11.30	11.30	16.90	13.20
Dena Bank	7.30	9.38	8.28	7.67	8.27	10.81	11.88	11.14
Indian Bank	23.87	25.24	26.01	21.67	Negative	-18.81	1.41	Negative
Indian Overseas Bank	8.57	7.64	6.26	7.30	5.95	10.07	9.34	10.15
Oriental Bank of Commerce	3.60	5.64	4.50	4.50	16.99	17.53	15.28	14.10
Punjab National Bank	12.70	10.38	9.57	8.96	8.23	9.15	8.81	10.79
Punjab & Sind Bank	10.34	12.04	10.84	10.48	3.31	9.23	11.39	10.94
Syndicate Bank	8.39	7.53	5.78	3.93	8.42	8.80	10.50	9.57
Union Bank of India	5.94	6.98	7.66	5.70	9.50	10.53	10.86	10.09
United Bank of India	23.28	19.20	14.10	14.00	3.50	8.23	8.41	9.60
United Commercial Bank	11.43	13.73	11.14	10.83	7.83	3.16	9.07	9.63
Vijaya Bank	11.90	9.56	7.60	21.67	Negative	11.53	10.30	Negative
Other Scheduled Commercial Banks								
Bank of Madura	4.80	6.20	5.70	N.A.	10.93	12.19	13.72	14.25
Bank of Punjab	-	1.59	1.14	3.66	35.03	18.65	16.34	13.17
Bank of Rajasthan	4.40	8.82	9.14	9.50	11.08	10.13	5.54	0.83
Bareilly Corporation Bank	7.90	6.56	5.19	@	2.84	2.95	3.56	N.A.
Benares State Bank	17.62	11.30	16.85	29.71	3.41	2.99	4.12	N.A.
Bharat Overseas Bank	1.65	3.81	4.40	4.13	10.57	12.51	13.09	13.70
Catholic Syrian Bank	5.13	5.87	11.27	14.88	2.25	2.51	3.04	6.06
Centurion Bank	-	-	0.19	3.73	60.00	27.00	20.00	8.45
City Union Bank	4.49	5.30	7.54	7.96	9.26	9.47	11.60	14.30
Dhanalaxmi Bank	1.82	4.51	11.01	12.33	8.93	9.75	11.39	10.06
Development Credit Bank	5.24	5.93	5.02	4.79	27.35	23.47	19.79	16.90
Federal Bank	3.94	7.16	5.28	7.53	8.35	9.22	9.43	10.32
Ganesh Bank of Kurundwad	7.62	10.75	6.18	7.03	8.14	8.00	8.04	8.22
Global Trust Bank	-	4.47	2.98	2.15	9.36	10.16	10.28	11.97
HDFC Bank	-	-	1.24	0.73	23.53	22.25	13.92	20.20
ICICI Bank	-	1.73	1.14	2.88	17.52	13.04	13.48	11.08
IDBI Bank	-	1.00	0.32	1.28	162.00	17.90	9.82	11.28
Indus Ind Bank	-	2.08	3.96	7.20	18.19	12.90	17.91	15.16
Jammu & Kashmir Bank	5.09	6.03	4.57	3.79	13.40	15.58	20.48	24.48

Karnataka Bank	2.37	3.12	3.06	4.99	12.74	12.27	13.23	10.85
Karur Vysya Bank	0.86	1.20	1.87	4.35	10.92	12.76	14.47	14.53
Lakshmi Vilas Bank	2.19	4.66	6.07	6.72	9.80	10.64	10.35	9.64
Lord Krishna Bank	3.57	8.53	14.09	20.60	7.42	5.40	8.35	11.85
Nainital Bank	13.20	9.48	5.99	N.A.	9.19	9.86	9.46	13.81
Nedungadi Bank	7.76	6.17	9.41	12.23	4.34	11.97	12.85	10.24
Ratnakar Bank	7.37	6.87	6.84	6.84	11.11	9.85	10.41	10.41
Sangli Bank	10.26	11.28	9.43	11.58	6.21	8.03	10.98	8.26
South Indian Bank	4.94	5.87	6.16	N.A.	8.27	8.27	9.40	10.40
SBI Commerce & International Bank	9.25	6.48	7.89	21.88	11.56	30.59	27.69	28.90
Tamilnad Mercantile Bank	3.33	3.45	5.37	5.67	12.88	15.65	19.11	18.40
Times Bank	-	0.46	1.41	3.01	29.40	15.39	11.26	9.97
United Western Bank	9.36	8.63	5.73	8.28	10.65	10.20	9.87	11.64
UTI Bank	-	3.66	5.630	6.32	16.22	14.43	9.72	11.54
Vysya Bank	3.54	5.17	8.45	14.31	11.91	14.21	12.48	10.63

Bank Group/Bank	As on 31st March							
	Net NPA as percentage to net Advances				Capital Adequacy Ratio			
	1996	1997	1998	1999	1996	1997	1998	1999
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Foreign Banks								
ABN Amro Bank	0.05	1.15	0.42	0.45	8.13	9.16	9.82	9.27
Abu-Dhabi Bank Commercial Bank	3.78	1.71	5.94	3.59	8.65	9.47	10.29	10.01
American Express Bank	0.23	3.26	1.21	-	8.06	10.40	9.86	9.25
Arab Bangladesh Bank	@	-	-	-	@	122.00	144.00	124.00
Bank International Indonesia	@	-	-	10.53	@	27.46	28.03	57.26
Bank Muscat International	@	@	@	-	@	@	@	16.58
Bank of Bahrain & Kuwait	3.18	9.75	15.22	-	18.93	17.10	10.48	13.38
Bank of Ceylon	-	4.78	8.88	19.92	68.61	48.98	40.05	16.23
Bank of Nova Scotia	1.00	7.46	2.80	2.80	9.19	8.23	10.30	9.06
Bank of America	-0.11	-	0.17	-	7.12	8.37	8.95	9.26
Bank of Tokyo	1.83	17.36	15.20	13.45	8.54	8.88	8.73	9.92
Credit Agricole Indosuez	1.51	6.75	16.44	24.75	8.38	8.83	8.40	8.56
Banque Nationale de Paris	-	-	-	-	8.71	8.88	8.80	9.09
Barclays Bank	-	5.10	9.30	3.35	9.56	11.62	14.52	12.90
British Bank of Middle East	2.40	6.50	11.79	19.92	10.31	12.07	10.01	16.23
Chase Manhattane Bank	-	-	-	-	29.84	18.27	13.03	12.53
Chinatrust Commercial Bank	@	-	-	4.73	@	84.09	146.33	28.51
Cho Hung Bank	-	-	1.41	1.88	@	63.00	46.00	42.00
Citibank	-0.08	0.63	0.57	2.08	10.10	9.46	8.61	10.00
Commercial Bank of Korea	-	-	-	@	@	885.56	124.00	@
Commerz Bank	-	-	3.88	7.08	60.50	15.39	12.81	15.81
Credit Lyonnais	-	0.43	3.10	-	7.47	8.86	8.70	9.90
Deutsche Bank (Asia)	-	1.77	1.28	1.28	7.77	9.31	9.69	9.50
Development Bank of Singapore	-	5.61	9.19	4.93	24.84	26.41	31.47	23.26
Dresdner Bank	-	-	12.33	16.16	12.26	9.10	16.89	19.36
Grindlays Bank	0.26	0.28	0.59	0.03	8.68	8.98	9.05	9.04
Hanil Bank	@	@	-	@	@	@	97.70	@
Hongkong & Shanghai Bank	0.51	1.79	1.99	0.91	12.37	11.91	9.82	9.31
International Netherlandene Bank	-	-	-	5.67	10.54	11.00	12.91	12.79
KBC Bank	@	@	@	-	@	@	@	95.00
Krung Thai Bank	@	-	-	-	@	398.59	347.22	236.00
Mashreq Bank	1.44	22.30	22.49	24.21	10.97	17.52	29.84	12.13
Morgan Guaranty Trust	@	@	@	@	@	@	@	@
Oman International Bank	7.91	5.33	25.40	38.03	8.71	12.36	13.38	9.07
Overseas Chinese Bank	@	-	-	-	@	291.00	90.93	94.00
Sakura Bank	0.59	1.10	3.61	12.59	11.45	12.19	11.84	10.29
Sanwa Bank	0.59	0.22	0.69	10.65	33.47	24.02	30.35	31.22
Societe Generale	0.10	4.82	14.24	11.94	8.76	10.55	10.93	12.50
Sonali Bank	-	-	0.03	-	8.49	13.54	27.80	38.39
State Bank of Mauritius	10.35	33.00	1.79	10.76	100.09	66.42	73.50	46.78
Standard Chartered Bank	3.30	2.88	2.42	-	15.62	8.60	8.50	8.30
Sumitomo Bank	@	@	-	-	@	@	40.67	16.58
The Fuji Bank	@	-	-	6.02	@	82.82	43.45	23.62
The Siam Commercial Bank	-	-	-	10.51	181.57	19.00	30.00	39.00
Toronto Dominion Bank	@	@	-	-	@	@	86.61	-

Notes : 1. @Not applicatble.
2. NA - Not available.

- : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India and annual accounts of banks.