

Appendix Table I.1(D) : Non-Performing Assets of Indian Private Sector Banks -  
As Proportion to Total Advances - 1995-96 to 1997-98  
(in per cent)

| Sr. No. | Name of the Bank              | Gross NPAs/<br>Gross Advances |         |          | Net NPAs/<br>Net Advances |         |          |
|---------|-------------------------------|-------------------------------|---------|----------|---------------------------|---------|----------|
|         |                               | 1995-96                       | 1996-97 | 1997-98* | 1995-96                   | 1996-97 | 1997-98* |
| 1       | 2                             | 3                             | 4       | 5        | 6                         | 7       | 8        |
| 1.      | Bank of Madura Ltd            | 8.49                          | 10.64   | 11.60    | 4.80                      | 6.20    | 5.70     |
| 2.      | Bank of Rajasthan Ltd         | 6.29                          | 12.07   | 17.14    | 4.40                      | 8.82    | 9.14     |
| 3.      | Bareilly Corporation Bank Ltd | -                             | 17.60   | 16.41    | 7.90                      | 6.56    | 5.19     |
| 4.      | Bharat Overseas Bank Ltd      | 6.49                          | 8.10    | 8.36     | 1.65                      | 3.81    | 4.40     |
| 5.      | City Union Bank Ltd           | 6.94                          | 8.50    | 11.03    | 4.49                      | 5.30    | 7.54     |
| 6.      | Development Credit Bank Ltd   | 9.95                          | 7.92    | 6.98     | 5.24                      | 5.93    | 5.02     |
| 7.      | Ganesh Bank of Kurundwad Ltd  | 12.56                         | 10.90   | 10.14    | 7.62                      | 10.75   | 6.18     |
| 8.      | Karnataka Bank Ltd            | 4.61                          | 4.47    | 4.98     | 2.37                      | 3.12    | 3.06     |
| 9.      | Lord Krishna Bank Ltd         | 4.34                          | 11.36   | 21.15    | 3.57                      | 8.53    | 14.09    |
| 10.     | Nainital Bank Ltd             | 21.03                         | 17.42   | 15.47    | 13.20                     | 9.48    | 5.99     |
| 11.     | SBI Comm & Int Bank Ltd       | 27.08                         | 26.06   | 20.39    | 9.25                      | 6.48    | 7.89     |
| 12.     | Tamilnad Mercantile Bank Ltd  | 7.23                          | 7.76    | 10.42    | 3.33                      | 3.45    | 5.37     |
| 13.     | The Benares State Bank Ltd    | 26.55                         | 20.15   | 20.97    | 17.62                     | 11.30   | 16.85    |
| 14.     | The Catholic Syrian Bank Ltd  | 8.91                          | 10.56   | 16.86    | 5.13                      | 5.87    | 11.27    |
| 15.     | The Dhanalakshmi Bank Ltd     | 4.67                          | 6.75    | 15.68    | 1.82                      | 4.51    | 11.01    |
| 16.     | The Federal Bank Ltd          | 6.13                          | 7.00    | 7.34     | 3.94                      | 7.16    | 5.28     |
| 17.     | The Jammu & Kashmir Bank Ltd  | 12.07                         | 12.14   | 9.45     | 5.09                      | 6.03    | 4.57     |
| 18.     | The Karur Vysya Bank Ltd      | 1.67                          | 3.06    | 4.04     | 0.86                      | 1.20    | 1.87     |
| 19.     | The Lakshmi Vilas Bank Ltd    | 5.86                          | 8.85    | 9.86     | 2.19                      | 4.66    | 6.07     |
| 20.     | The Nedungadi Bank Ltd        | 9.96                          | 8.68    | 12.30    | 7.76                      | 6.17    | 9.41     |
| 21.     | The Ratnakar Bank Ltd         | 11.94                         | 11.98   | 12.56    | 7.37                      | 6.87    | 6.84     |
| 22.     | The Sangli Bank Ltd           | 22.76                         | 27.83   | 23.52    | 10.26                     | 11.28   | 9.43     |
| 23.     | The South Indian Bank Ltd     | 8.43                          | 9.28    | 10.26    | 4.94                      | 5.87    | 6.16     |
| 24.     | The United Western Bank Ltd   | 11.98                         | 11.22   | 7.76     | 9.36                      | 8.63    | 5.73     |
| 25.     | The Vysya Bank Ltd            | 4.71                          | 7.96    | 15.07    | 3.54                      | 5.17    | 8.45     |
| 26.     | Bank of Punjab Ltd            | Nil                           | 4.98    | 1.69     | Nil                       | 1.59    | 1.14     |
| 27.     | Centurion Bank Ltd            | Nil                           | Nil     | 0.24     | Nil                       | Nil     | 0.19     |
| 28.     | Global Trust Bank Ltd         | 0.01                          | 5.91    | 4.36     | Nil                       | 4.47    | 2.98     |
| 29.     | HDFC Bank Ltd                 | Nil                           | 0.50    | 3.04     | Nil                       | Nil     | 1.24     |
| 30.     | ICICI Banking Corporation Ltd | Nil                           | 2.24    | 1.93     | Nil                       | 1.73    | 1.14     |
| 31.     | IDBI Bank Ltd                 | Nil                           | 1.28    | 0.36     | Nil                       | 1.00    | 0.32     |
| 32.     | IndusInd Bank Ltd             | Nil                           | 2.74    | 5.33     | Nil                       | 2.08    | 3.96     |
| 33.     | Times Bank Ltd                | Nil                           | 0.54    | 1.60     | Nil                       | 0.46    | 1.41     |
| 34.     | UTI Bank Ltd                  | 2.68                          | 4.33    | 7.15     | Nil                       | 3.66    | 5.63     |

\* Provisional.