

**TABLE 7.1: BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS#
OF SCHEDULED COMMERCIAL BANKS: 1999 TO 2003**

Bank group/ Years	(Amount in Rs. crore)					
	As on March 31					
	Standard		Sub-standard		Doubtful	
	Assets		Assets		Assets	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
	(1)	(2)	(3)	(4)	(5)	(6)
Public Sector Banks						
1999	273618	84.1	16033	4.9	29252	9.0
2000	326783	86.0	16361	4.3	30535	8.0
2001	387360	87.6	14745	3.3	33485	7.6
2002	452862	88.9	15788	3.1	33658	6.6
2003	523724	90.6	14909	2.6	32340	5.6
Indian Private Banks						
1999	38394	89.2	2655	6.2	1591	3.7
2000	53317	91.5	2137	3.7	2355	4.0
2001	65071	91.5	2585	3.6	3069	4.3
2002	109216	90.3	4738	3.9	6539	5.4
2003	134248	91.9	4174	2.9	6447	4.4
Foreign Banks						
1999	28702	92.4	1238	4.0	507	1.6
2000	34817	93.0	1096	2.9	798	2.1
2001	42285	93.1	876	1.9	1202	2.6
2002	47838	94.5	856	1.7	1004	2.0
2003	51288	94.7	995	1.8	944	1.7
All Scheduled Commercial Banks						
1999	340714	85.3	19926	5.0	31350	7.8
2000	414917	87.2	19594	4.1	33688	7.1
2001	494716	88.6	18206	3.3	37756	6.8
2002	609915	89.6	21381	3.1	41202	6.1
2003	709260	91.2	20078	2.6	39731	5.1

(Amount in Rs. crore)

Bank group/ Years	As on March 31				
	Loss		Total		Total
	Assets		NPAs		Advances
	Amount	Per cent	Amount	Per cent	
	(7)	(8)	(9)	(10)	(11)
			[=(3)+(5)+(7)]	[=(4)+(6)+(8)]	[=(1)+(3)+(5)+(7)]
Public Sector Banks					
1999	6425	2.0	51710	15.9	325328
2000	6398	1.7	53294	14.0	380077
2001	6544	1.5	54774	12.4	442134
2002	7061	1.4	56507	11.1	509368
2003	6840	1.2	54089	9.4	577812
Indian Private Banks					
1999	407	0.9	4655	10.8	43049
2000	439	0.8	4932	8.5	58249
2001	424	0.6	6078	8.5	71149
2002	390	0.3	11667	9.7	120883
2003	1117	0.8	11798	8.1	146046
Foreign Banks					
1999	612	2.0	2357	7.6	31059
2000	721	1.9	2615	7.0	37432
2001	1033	2.3	3111	6.9	45396
2002	920	1.8	2780	5.5	50618
2003	954	1.8	2893	5.3	54181
All Scheduled Commercial Banks					
1999	7444	1.9	58722	14.7	399436
2000	7558	1.6	60841	12.8	475758
2001	8001	1.4	63963	11.4	558679
2002	8370	1.2	70954	10.4	680869
2003	8971	1.2	68780	8.8	778040

#: Provisional

Source: Department of Banking Supervision.