

Table B12. Bank-wise Non-Performing Assets (NPAs) of Scheduled Commercial Banks: 2002 and 2003

(Amount in Rs. Lakhs)

Bank Name	As on March 31, 2002			As on March 31, 2003		
	Gross NPAs	Gross Advances	Gross NPA Ratio %	Gross NPAs	Gross Advances	Gross NPA Ratio %
A. State Bank of India and its Associates						
State Bank of India	1548585	16632113	9.31	1350607	13775846	9.80
State Bank of Bikaner & Jaipur	58512	593133	9.86	58029	677333	8.57
State Bank of Hyderabad	89852	842259	10.67	73984	966260	7.66
State Bank of Indore	32010	428915	7.46	29525	518295	5.70
State Bank of Mysore	62461	491450	12.71	56201	526067	10.68
State Bank of Patiala	36560	867879	4.21	37064	1074640	3.45
State Bank of Saurashtra	44325	411107	10.78	35434	464880	7.62
State Bank of Travancore	72761	743550	9.79	63526	917066	6.93
B. Nationalised Banks						
Allahabad Bank	200185	1099250	18.21	184150	1254360	14.68
Andhra Bank	52414	967772	5.42	58070	1151294	5.04
Bank of Baroda	448930	3366299	13.34	416790	3534808	11.79
Bank of India	372200	3831078	9.72	380400	4263318	8.92
Bank of Maharashtra	90642	825512	10.98	95754	950814	10.07
Canara Bank	211244	3312671	6.38	247478	4047160	6.11
Central Bank of India	337600	2128751	15.86	324400	2315922	14.01

Corporation Bank	58705	1098741	5.34	65734	1214891	5.41
Dena Bank	199602	752296	26.53	161658	843560	19.16
Indian Bank	217535	1090836	19.94	162982	1227498	13.28
Indian Overseas Bank	181854	1516234	5.16	189648	1744700	10.87
Oriental Bank of Commerce	95179	1415787	6.72	114625	1567724	7.31
Punjab & Sind Bank	109184	557674	19.58	124689	589209	21.16
Punjab National Bank	413986	3436942	12.05	498006	4022812	12.38
Syndicate Bank	129913	1488466	8.73	142017	1630535	8.71
UCO Bank	127537	1280537	9.96	133265	1592310	8.37
Union Bank of India	242048	2138331	11.32	238761	2551484	9.36
United Bank of India	121550	682271	17.82	95908	735169	13.05
Vijaya Bank	60269	619666	9.73	50554	789134	6.41

C. Foreign Banks

ABN Amro Bank	15707	448665	3.50	17459	544709	3.21
Abu-Dhabi Commercial Bank	2015	29913	6.74	2606	27370	9.52
American Express Bank	24547	155786	15.76	25979	119009	21.83
Arab Bangladesh Bank	90	2239	4.02	78	1736	4.49
Bank International Indonesia	3431	3761	91.23	2836	4389	64.62
Bank Muscat International	300	11554	2.60	1596	14628	10.91
Bank of America	8174	293259	2.79	3430	329814	1.04
Bank of Bahrain & Kuwait	4002	29019	13.79	5032	35276	14.26
Bank of Ceylon	3374	9476	35.61	3534	8457	41.79

Bank of Nova Scotia	6815	188737	3.61	16524	145976	11.32
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(Amount in Rs. Lakhs)

Bank Name	As on March 31, 2002			As on March 31, 2003		
	Gross	Gross	Gross NPA	Gross	Gross	Gross NPA
	NPAs	Advances	Ratio %	NPAs	Advances	Ratio %
Bank of Tokyo -Mitsubishi	2693	69872	3.85	1216	43885	2.77
Barclays Bank	336	771	43.52	409	639	63.98
BNP Paribas	5860	152142	3.85	8999	142270	6.33
Chinatrust Commercial Bank	156	5841	2.67	48	7297	0.66
Cho Hung Bank	83	9813	0.85	74	7525	0.98
Citibank	10650	1138520	0.94	24750	1262869	1.96
Credit Agricole Indosuez	14686	43725	33.59	12372	23207	53.31
Credit Lyonnais	5605	75695	7.40	4610	65802	0.07
DBS Bank	38	23833	0.16	2513	19174	13.11
Deutsche Bank	6903	188803	3.66	4101	160764	2.55
Hongkong & Shanghai Bank	44646	783582	5.70	43526	820214	5.31
ING Bank	2610	7307	35.72	2706	3426	0.48
JP Morgan Chase Bank	-	324	-	-	-	.
Krung Thai Bank	382	971	39.34	382	1166	32.76
Mashreq Bank	960	8997	10.67	951	4132	23.02
Mizuho Corporate Bank	3374	23165	14.57	2537	1876266	0.14
Oman International Bank	16594	19418	85.46	17378	18992	91.50
Overseas Chinese Bank	388	388	100.00	460	460	100.00

Societe Generale	1070	14944	7.16	1399	8681	0.16
Sonali Bank	15	922	1.63	41	619	6.62
Standard Chartered Bank	32229	903290	3.57	42722	1304179	3.28
State Bank of Mauritius	3545	19429	18.25	4581	24879	18.41
Sumitomo Mitsui Bank	18841	38331	49.15	24279	49144	49.40
Toronto Dominion Bank	-	1715	-	-	-	.
UFJ Bank	2313	18223	12.69	9372	17346	54.03

Other Scheduled Commercial Banks

Bank of Punjab	9150	161148	5.68	16960	179713	9.40
Bank of Rajasthan	33284	195596	17.02	26608	222124	11.98
D. Bharat Overseas Bank	8244	90056	9.15	8053	115309	6.98
Catholic Syrian Bank	19045	121093	15.73	20230	147070	13.76
Centurion Bank	23181	162597	14.26	22843	131372	17.39
City Union Bank	14063	101105	13.91	17241	121447	14.20
Development Credit Bank	21545	225924	9.54	25971	248836	10.44
Dhanalakshmi Bank	14586	91771	15.89	14815	108049	13.71
Federal Bank	63836	518911	12.30	52799	621752	8.49
Ganesh Bank of Kurundwad	1685	8891	18.95	1932	9982	1.94
Global Trust Bank	43035	303262	14.19	91583	327611	0.28
HDFC Bank	22286	681372	3.27	26545	1175486	2.26
ICICI Bank	501303	4703486	10.66	502738	5327941	9.44
IDBI Bank	12264	309927	3.96	11517	432519	2.66

(Amount in Rs. Lakhs)

Bank Name	As on March 31, 2002			As on March 31, 2003		
	Gross	Gross	Gross NPA	Gross	Gross	Gross NPA
	NPAs	Advances	Ratio %	NPAs	Advances	Ratio %
IndusInd Bank	41700	557420	7.48	26628	534785	4.98
Jammu & Kashmir Bank	23700	642389	3.69	25300	801095	3.16
Karnataka Bank	37352	341755	10.93	53801	389970	13.80
Karur Vysya Bank	22598	246003	9.19	25546	334440	7.64
Lakshmi Vilas Bank	21974	156525	14.04	21113	176370	11.97
Lord Krishna Bank	10470	82617	12.67	8436	91504	9.22
Nainital Bank	1200	13080	9.17	1095	17238	6.35
Ratnakar Bank	3655	27037	13.52	3923	31205	12.57
Sangli Bank	7055	56311	12.53	7500	56815	13.20
SBI Commercial & Intl. Bank	9122	24545	37.16	8691	17587	49.42
South Indian Bank	33594	323105	10.40	34584	361294	9.57
Tamilnad Mercantile Bank	32473	177266	18.32	34057	195998	17.38
United Western Bank	38908	265768	14.64	44771	314545	14.23
UTI Bank	28216	535230	5.27	22893	717992	3.19
Vysya Bank	21522	441833	4.87	20522	561161	3.66
All Scheduled Commercial Banks (Excluding RRBs)	6930861	68967290	10.05	6746679	69184108	9.75

E. Regional Rural Banks

ADHIYAMAN GRAMIN BANK	320	4416	7.25	174	5332	3.26
AKOLA GRAMIN BANK	593	4885	12.14	922	5679	16.24
ALAKNANDA GRAMIN BANK	143	2427	5.88	179	2762	6.47
ALIGARH KSHETRIYA GRAMIN BANK	2848	17314	16.45	2999	20420	14.69
ALLAHABAD KSHETRIYA GRAMIN BANK	4447	8882	50.06	4782	10053	47.57
ALWAR-BHARATPUR ANCHALIK GRAMIN BANK	869	13299	6.53	640	16211	3.95
AMBALA KURUKSHETRA GRAMIN BANK	1115	8050	13.84	1075	9332	11.52
ARAVALI KSHETRIYA GRAMIN BANK	1438	6398	22.47	862	8442	10.21
ARUNACHAL PRADESH RURAL BANK	2417	3457	69.91	2583	3269	79.02
AURANGABAD -JALNA GRAMIN BANK	1605	14439	11.12	3761	13759	27.34
AVADH GRAMIN BANK	3067	11987	25.59	3324	15921	20.88
BAITARANI GRAMIN BANK	1450	13572	10.68	1239	17250	7.18
BALASORE GRAMIN BANK	1281	3071	41.72	1231	3531	34.86
BALLIA KSHETRIYA GRAMIN BANK	2382	5763	41.33	2387	6419	37.19
BANASKANTHAMEHSANA GRAMIN BANK	1029	8701	11.83	1119	9563	11.70
BARABANKI GRAMIN BANK	1093	7282	15.00	1259	8601	14.64
BARDHAMAN GRAMIN BANK	1679	10181	16.50	1560	12593	12.38
BAREILLY KSHETRIYA GRAMIN BANK	1158	8330	13.91	1048	10076	10.41
BASTAR KSHETRIYA GRAMIN BANK	254	4092	6.22	328	5551	5.90
BASTI GRAMIN BANK	3424	10113	33.86	3632	11297	32.15
BEGUSARAI KSHETRIYA GRAMIN BANK	318	1529	20.78	392	2236	17.53

(Amount in Rs. Lakhs)

Bank Name	As on March 31, 2002			As on March 31, 2003		
	Gross	Gross	Gross NPA	Gross	Gross	Gross NPA
	NPAs	Advances	Ratio %	NPAs	Advances	Ratio %
BHAGALPUR-BANKA KSHETRIYA GRAMIN BANK	1109	2539	43.67	1265	3134	40.37
BHAGIRATH GRAMIN BANK	900	7634	11.79	891	9793	9.10
BHANDARA GRAMIN BANK	243	4191	5.80	512	5480	9.34
BHILWARA-AJMER KSHETRIYA GRAMIN BANK	1028	9599	10.70	1023	11518	8.88
BHOJPUR ROHTAS GRAMIN BANK	4904	14547	33.71	3408	17404	19.58
BIJAPUR GRAMIN BANK	2340	21590	10.84	2372	24920	9.52
BIKANER KSHETRIYA GRAMIN BANK	189	2097	8.99	210	2538	8.27
BILASPUR-RAIPUR KSHETRIYA GRAMIN BANK	1703	8150	20.90	1751	10345	16.92
BOLANGIR ANCHALIK GRAMIN BANK	3351	11385	29.43	3615	14784	24.45
BULDHANA GRAMIN BANK	609	4155	14.66	849	4359	19.48
BUNDELKHAND KSHETRIYA GRAMIN BANK	1112	5320	20.91	1090	6705	16.25
BUNDI-CHITTORGARH KSHETRIYA GRAMIN BANK	890	8145	10.93	798	9097	8.77
CACHAR GRAMIN BANK	285	2801	10.16	417	3500	11.92
CAUVERY GRAMIN BANK	1779	13684	13.00	2023	15758	12.84
CHAITANYA GRAMIN BANK	600	12016	4.99	790	15042	5.25
CHAMBAL KSHETRIYA GRAMIN BANK	598	5878	10.16	980	6942	14.12
CHAMPARAN KSHETRIYA GRAMIN BANK	1014	8701	11.65	1237	13085	9.46
CHANDRAPUR-GADCHIROLI GRAMIN BANK	801	5203	15.40	1024	6502	15.74
CHHATRASAL GRAMIN BANK	1917	8142	23.55	1619	10278	15.75
CHHINDWARA-SEONI KSHETRIYA GRAMIN BANK	1012	5645	17.92	1345	7405	18.17
CHIKMAGALUR-KODAGU GRAMIN BANK	1866	6870	27.17	1810	6887	26.29

CHITRADURGA GRAMIN BANK	1591	16064	9.91	1381	18890	7.31
CUTTACK GRAMIN BANK	3745	20906	17.92	4393	25894	16.97
DAMOH-PANNA-SAGAR KSHETRIYA GRAMIN BANK	383	4113	9.30	523	6114	8.56
DEVI PATAN KSHETRIYA GRAMIN BANK	1389	7718	18.00	1483	9285	15.98
DEWAS-SHAJAPUR KSHETRIYA GRAMIN BANK	526	7123	7.39	647	7948	8.14
DHENKANAL GRAMIN BANK	1061	15293	6.94	1158	17486	6.62
DUNGARPUR-BANSWARA KSHETRIYA GRAMIN BANK	496	4076	12.16	587	4422	13.26
DURG-RAJNANDGAON GRAMIN BANK	3205	7328	43.74	2411	7613	31.67
ELLAQUI DEHATI BANK	317	2155	14.72	182	2534	7.18
ETAH GRAMIN BANK	1605	7721	20.79	1348	7812	17.25

*Source: Annual Accounts of the Banks of respective years for commercial banks
and NABARD for RRBs.*