

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

Bank Name	(Amount in Rs. Lakhs)					
	As on March 31, 2002			As on March 31, 2003		
	Gross NPAs	Gross Advances	Gross NPA Ratio %	Gross NPAs	Gross Advances	Gross NPA Ratio %
ETAWAH KSHETRIYA GRAMIN BANK	1266	3156	40.11	987	3964	24.90
FAIZABAD KSHETRIYA GRAMIN BANK	1653	6349	26.03	1590	7865	20.22
FARIDKOT-BHATINDA KSHETRIYA GRAMIN BANK	593	3697	16.04	525	4536	11.57
FARRUKHABAD GRAMIN BANK	2243	9173	24.45	2458	11756	20.90
FATEHPUR KSHETRIYA GRAMIN BANK	955	3978	24.00	1027	5106	20.12
GANGA-YAMUNA GRAMIN BANK	506	2633	19.22	552	2909	18.99
GAUR GRAMIN BANK	4087	22746	17.97	3733	28851	12.94
GIRIDIH KSHETRIYA GRAMIN BANK	297	3277	9.05	435	3843	11.33
GODAVARI GRAMIN BANK	871	5996	14.53	768	6398	12.01
GOLCONDA GRAMIN BANK	664	3567	18.60	656	4041	16.22
GOMTI GRAMIN BANK	3847	10654	36.11	4013	13291	30.19
GOPALGANJ KSHETRIYA GRAMIN BANK	561	3088	18.18	693	3976	17.43
GORAKHPUR KSHETRIYA GRAMIN BANK	8807	29009	30.36	9858	31807	30.99
GURDASPUR-AMRITSAR KSHETRIYA GRAMIN BANK	542	8685	6.24	687	11324	6.07
GURGAON GRAMIN BANK	1857	24680	7.52	1600	27269	5.87
GWALIOR-DATIA KSHETRIYA GRAMIN BANK	732	3672	19.92	738	4561	16.19
HADOTI KSHETRIYA GRAMIN BANK	1234	9867	12.50	955	13331	7.16
HARYANA KSHETRIYA GRAMIN BANK	1541	16376	9.41	1291	19921	6.48
HAZARIBAGH KSHETRIYA GRAMIN BANK	699	2707	25.81	738	3434	21.49
HIMACHAL GRAMIN BANK	1228	13568	9.05	969	16550	5.86

HINDON GRAMIN BANK	257	2140	11.99	354	2784	12.70
HISSAR-SIRSA KSHETRIYA GRAMIN BANK	876	9525	9.19	932	11100	8.40
HOWRAH GRAMIN BANK	891	6838	13.03	961	8520	11.28
INDORE-UJJAIN KSHETRIYA GRAMIN BANK	345	3817	9.04	344	5118	6.72
JAIPUR NAGAU ANCHALIK GRAMIN BANK	1288	11480	11.22	1446	14397	10.05
JAMMU RURAL BANK	1094	7009	15.61	1416	10207	13.87
JAMNAGAR GRAMIN BK	141	9491	1.49	376	11994	3.14
JAMUNA GRAMIN BANK	2149	5258	40.88	1692	6202	27.28
JHABUA-DHAR KSHETRIYA GRAMIN BANK	2279	9844	23.15	2554	9560	26.72
JUNAGADH-AMRELI GRAMIN BANK	405	3491	11.60	541	3753	14.41
KAKATHIYA GRAMIN BANK	991	10310	9.61	1528	12411	12.31
KALAHANDI ANCHALIK GRAMIN BANK	2060	8100	25.44	2300	9492	24.23
KALPATHARU GRAMIN BANK	2290	10293	22.25	1567	11239	13.94
KAMRAZ RURAL BANK	456	3215	14.18	482	3372	14.28
KANAKADUGRA GRAMINBANK	415	4875	8.51	423	5943	7.11
KANPUR KSHETRIYA GRAMIN BANK	4332	10981	39.45	4303	12290	35.01
KAPURTHALA-FEROZPUR KSHETRIYA GRAMIN BANK	181	4514	4.02	107	5760	1.85
KASHI GRAMIN BANK	2395	11142	21.50	2312	12334	18.75
KSHETRIYA GRAMIN BANK HOSHANGABAD	1788	11296	15.83	1804	13888	12.99

Bank Name	(Amount in Rs. Lakhs)					
	As on March 31, 2002			As on March 31, 2003		
	Gross NPAs	Gross Advances	Gross NPA Ratio %	Gross NPAs	Gross Advances	Gross NPA Ratio %
KA BANK NONGKYNGDONG	1250	3522	35.49	1363	4062	33.56
KISAN GRAMIN BANK	1094	5233	20.90	662	6213	10.65
KOLAR GRAMIN BANK	1473	10026	14.69	1305	12657	10.31
KORAPUT PANCHABATI GRAMIN BANK	3685	12973	28.41	4149	13395	30.97
KOSI KSH GRAMIN BANK	1421	11245	12.64	1615	15127	10.67
KRISHNA GRAMIN BANK	3132	21069	14.86	4084	23763	17.18
KSHETRIYA KISAN GRAMIN BANK	2247	7090	31.70	2587	8938	28.95
KUTCH GRAMIN BANK	288	4580	6.29	254	5263	4.83
LAKHIMI GRAMIN BANK	491	5629	8.73	443	7164	6.18
LANGPI DEHANGI RURAL BANK	455	1027	44.33	337	1710	19.70
MADHUBANI KSHETRIYA GRAMIN BANK	425	3091	13.75	419	3820	10.97
MAGADH GRAMIN BANK	2659	9497	28.00	2298	10882	21.12
MAHAKAUSHAL KSHETRIYA GRAMIN BANK	254	2016	12.62	264	2765	9.54
MALAPRABHA GRAMIN BANK	6616	57264	11.55	6522	60975	10.70
MALLABHUM GRAMIN BANK	5228	22796	22.93	4928	27715	17.78
MALWA GRAMIN BANK	242	5480	4.42	228	6991	3.26
MANDLA-BALAGHAT KSHETRIYA GRAMIN BANK	337	3461	9.75	413	5827	7.09
MANIPUR RURAL BANK	470	1146	41.04	486	1387	35.03
MANJIRA GRAMIN BANK	2581	15529	16.62	3017	17926	16.83
MARATHWWADA GRAMIN BANK	6266	18281	34.28	6901	17565	39.29
MARUDHAR KSHETRIYA GRAMIN BANK	148	4588	3.23	234	5056	4.62

MARWAR GRAMIN BANK	769	16567	4.64	964	17824	5.41
MAYURAKSHI GRAMIN BANK	1156	12137	9.52	1198	16894	7.09
MEWAR ANCHALIK GRAMIN BANK	460	5642	8.15	943	6686	14.11
MITHILA KSHETRIYA GRAMIN BANK	446	3105	14.37	483	3969	12.18
MIZORAM RURAL BANK	948	2820	33.61	1033	3373	30.64
MONGHYR KSHETRIYA GRAMIN BANK	2728	5472	49.85	2366	6400	36.97
MURSHIDABAD GRAMIN BANK	1077	3866	27.85	1145	4024	28.45
MUZAFFARNAGAR KSHETRIYA GRAMIN BANK	510	3039	16.79	469	3520	13.33
NADIA GRAMIN BANK	2194	6134	35.77	1951	6646	29.36
NAGALAND RURAL BANK	61	256	23.71	62	434	14.41
NAGARJUNA GRAMIN BANK	3451	22398	15.41	3041	26278	11.57
NAINITAL-ALMORA KSHETRIYA GRAM IN BANK	740	7647	9.67	849	8825	9.62
NALANDA GRAMIN BANK	1134	4035	28.09	1099	4415	24.89
NETRAVATI GRAMIN BANK	97	4055	2.38	126	4655	2.71
NIMAR KSHETRIYA GRAMIN BANK	1580	7690	20.55	1971	9236	21.34
NORTH MALABAR GRAMIN BANK	5131	44634	11.50	6584	44986	14.63
PALAMAU KSHETRIYA GRAMIN BANK	2404	5882	40.87	2098	6080	34.50
PANCHMAHAL GRAMIN BANK	1481	7956	18.61	1715	9713	17.65
PANDYAN GRAMIN BANK	1524	33979	4.49	1762	43360	4.06

(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 %
PARVATIYA GRAMIN BANK	277	2670	10.38	309	3082	10.04
PATALIPUTRA GRAMIN BANK	325	2017	16.11	317	2650	11.94
PINAKINI GRAMIN BANK	1741	22704	7.67	1688	25986	6.49
PITHORAGARH KSHETRIYA GRAMIN BANK	2	2732	0.06	1	3460	0.04
PRAGJYOTISH GRAMIN BANK	6588	24027	27.42	6698	32002	20.93
PRATAPGARH KSHETRIYA GRAMIN BANK	1909	6361	30.01	1833	7416	24.72
PRATHAMA BANK	3663	38135	9.61	3080	49093	6.27
PURI GRAMIN BANK	2689	22643	11.88	3075	25850	11.90
RAEBARELI KSHETRIYA GRAMIN BANK	1398	5525	25.31	1152	6387	18.04
RAIGARH KSHETRIYA GRAMIN BANK	666	2681	24.84	803	4103	19.58
RAJGARH-SEHORE KSHETRIYA GRAMIN BANK	330	6484	5.09	538	7970	6.75
RANCHI KSHETRIYA GRAMIN BANK	1567	5016	31.24	1569	5778	27.15
RANI LAKSHMI BAI KSHETRIYA GRAMIN BANK	495	3671	13.47	451	4701	9.59
RATLAM-MANDSAUR KSHETRIYA GRAMIN BANK	657	3938	16.67	784	5140	15.24
RATNAGIRI-SINDHUDURG GRAMIN BANK	472	4958	9.52	290	5757	5.04
RAYALSEEMA GRAMIN BANK	2820	37993	7.42	2596	45118	5.75
REWA-SIDHI GRAMIN BANK	1652	7607	21.72	1646	8654	19.02
RUSHIKULYA GRAMIN BANK	1183	10553	11.21	1153	13115	8.79
SABARKANTHAGANDHINAGAR GRAMIN BANK	543	3370	16.12	416	3944	10.54
SAGAR GRAMIN BANK	3249	12177	26.69	3082	13186	23.37
SAHYADRI GRAMIN BANK	676	6176	10.95	761	7551	10.08

SAMASTIPUR KSHETRIYA GRAMIN BANK	820	5362	15.30	1068	6648	16.06
SAMYUT KSHETRIYA GRAMIN BANK	3317	11881	27.92	3099	15886	19.51
SANGAMESHWRA GRAMIN BANK	2009	13408	14.98	2513	15827	15.88
SANTHAL PARGANAS GRAMIN BANK	2495	6724	37.11	3163	8100	39.05
SARAN KSHETRIYA GRAMIN BANK	1326	3711	35.74	1881	4840	38.86
SARAYU GRAMIN BANK	589	7548	7.81	617	9473	6.51
SHAHDOL KSHETRIYA GRAMIN BANK	333	2141	15.56	427	4061	10.51
SHAHJAHANPUR KSHETRIYA GRAMIN BANK	678	6297	10.77	703	7576	9.27
SHARDA GRAMIN BANK	1006	4647	21.64	1046	6245	16.74
SHEKHAWATI GRAMIN BANK	2680	11437	23.43	2510	12850	19.53
SHIVALIK KSHETRIYA GRAMIN BANK	356	5150	6.91	293	6460	4.54
SHIVPURI-GUNAKSHETRIYA GRAMIN BANK	987	6208	15.90	1031	7886	13.07
SHRI SATHAVAHANA GRAMIN BANK	1702	10518	16.18	1639	11425	14.34
SHRI VENKETESHWARA GRAMIN BANK	817	18111	4.51	718	22721	3.16
SINGHBHUM KSHETRIYA GRAMIN BANK	1618	6203	26.09	1715	6474	26.49
SIWAN KSHETRIYA GRAMIN BANK	979	3974	24.64	1070	5404	19.79
SOLAPUR GRAMIN BANK	492	4261	11.55	541	4737	11.43
SOUTH MALABAR GRAMIN BANK	3838	63996	6.00	5109	75443	6.77
SRAVASTI GRAMIN BANK	2433	10176	23.90	3042	11122	27.35

Bank Name	(Amount in Rs. Lakhs)					
	As on March 31, 2002			As on March 31, 2003		
	Gross NPAs	Gross Advances	Gross NPA Ratio %	Gross NPAs	Gross Advances	Gross NPA Ratio %
SREE ANANTHA GRAMIN BANK	1626	20352	7.99	1903	25841	7.36
SRI SARASWATHI GRAMIN BANK	1527	13888	11.00	1350	17394	7.76
SRI VISAKHA GRAMIN BANK	3244	29220	11.10	4038	36449	11.08
SRIGANGANAGAR KSHETRIYA GRAMIN BANK	339	5672	5.97	354	7783	4.55
SRIRAMA GRAMIN BANK	750	5160	14.54	587	6554	8.96
SUBANSIRI GRAMIN BANK	496	2030	24.44	496	2443	20.28
SULTANPUR KSHETRIYA GRAMIN BANK	4017	12918	31.09	3888	13977	27.82
SURAT-BHARUCH GRAMIN BANK	2686	6826	39.35	2865	6846	41.84
SURENDRANAGAR -BHAVNAGAR GRAMIN BANK	319	6684	4.77	288	7814	3.69
SURGUJA KSHETRIYA GRAMIN BANK	535	3787	14.13	473	5522	8.56
THANE GRAMIN BANK	178	770	23.12	165	971	16.97
THAR ANCHALIK GRAMIN BANK	369	5012	7.36	339	7819	4.34
TRIPURA GRAMIN BANK	7173	14437	49.69	6530	17809	36.67
TULSI GRAMIN BANK	2650	10832	24.47	3147	13975	22.52
TUNGABHADRA GRAMIN BANK	3169	48542	6.53	4171	55814	7.47
UTTAR BANGA KSHETRIYA GRAMIN B ANK	4054	15473	26.20	4187	17971	23.30
VAISHALI KSHETRIYA GRAMIN BANK	2550	8791	29.01	3598	10395	34.61
VALLALAR GRAMIN BANK	333	3415	9.74	370	4231	8.75
VALSAD-DANGS GRAMIN BANK	1202	4317	27.84	1115	4229	26.36
VARADA GRAMIN BANK	614	6307	9.74	613	7346	8.35
VIDISHA-BHOPAL KSHETRIYA GRAMIN BANK	574	5661	10.15	623	6318	9.86

VIDUR GRAMIN BANK	150	4415	3.39	128	5345	2.39
VINDHYAVASINI GRAMIN BANK	3158	6120	51.60	3071	7612	40.34
VISVESHVARAYA GRAMIN BANK	280	3658	7.66	267	4383	6.09
YAVATMAL GRAMIN BANK	363	3110	11.67	439	3709	11.83
All Regional Rural Banks	306696	1862922	16.46	320151	2216058	14.45
All Scheduled Commercial Banks	7237557	70830212	10.22	7066830	71400166	9.90

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