

**TABLE 64 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS
BANK GROUP-WISE**

(Amount in Rupees crore)

Year (end-March)	Advances		Non-performing assets (NPAs)					
	Gross	Net	Gross			Net		
			Amount	As percentage of gross advances	As percentage of total assets	Amount	As Percentage of net advances	As Percentage of Total Assets
1	2	3	4	5	6	7	8	9
Scheduled Commercial Banks								
1996-97	301,698	276,421	47,300	15.7	7.0	22,340	8.1	3.3
1997-98	352,696	325,522	50,815	14.4	6.4	23,761	7.3	3.0
1998-99	399,436	367,012	58,722	14.7	6.2	28,020	7.6	2.9
1999-00	475,113	444,292	60,408	12.7	5.5	30,073	6.8	2.7
2000-01	558,766	526,328	63,741	11.4	4.9	32,461	6.2	2.5
2001-02	680,958	645,859	70,861	10.4	4.6	35,554	5.5	2.3
2002-03	778,043	740,473	68,717	8.8	4.1	29,692	4.0	1.8
2003-04	902,026	862,643	64,812	7.2	3.3	24,396	2.8	1.2
2004-05	1,152,682	1,115,663	59,373	5.2	2.5	21,754	2.0	0.9
2005-06	1,551,378	1,516,811	51,097	3.3	1.8	18,543	1.2	0.7
2006-07	2,012,510	1,981,237	50,486	2.5	1.5	20,101	1.0	0.6
2007-08	2,507,885	2,477,039	56,435	2.3	1.3	24,734	1.0	0.6
Public Sector Banks								
1996-97	244,214	220,922	43,577	17.8	7.8	20,285	9.2	3.6
1997-98	284,971	260,459	45,653	16.0	7.0	21,232	8.2	3.3
1998-99	325,328	297,789	51,710	15.9	6.7	24,211	8.1	3.1
1999-00	379,461	352,714	53,033	14.0	6.0	26,187	7.4	2.9
2000-01	442,134	415,207	54,672	12.4	5.3	27,977	6.7	2.7
2001-02	509,368	480,681	56,473	11.1	4.9	27,958	5.8	2.4
2002-03	577,813	549,351	54,090	9.4	4.2	24,877	4.5	1.9
2003-04	661,975	631,383	51,537	7.8	3.5	19,335	3.1	1.3
2004-05	877,825	848,912	48,399	5.5	2.7	16,904	2.1	1.0
2005-06	1,134,724	1,106,288	41,358	3.6	2.1	14,566	1.3	0.7
2006-07	1,464,493	1,440,146	38,968	2.7	1.6	15,145	1.1	0.6
2007-08	1,819,074	1,797,504	40,595	2.2	1.3	17,836	1.0	0.6
Old Private Sector Banks								
1996-97	21,702	20,832	2,325	10.7	5.2	1,385	6.6	3.1
1997-98	25,580	24,353	2,794	10.9	5.1	1,572	6.5	2.9
1998-99	28,979	26,017	3,784	13.1	5.8	2,332	9.0	3.6
1999-00	35,404	33,879	3,815	10.8	5.2	2,393	7.1	3.3
2000-01	39,738	37,973	4,346	10.9	5.1	2,771	7.3	3.3
2001-02	44,057	42,286	4,851	11.0	5.2	3,013	7.1	3.2
2002-03	51,329	49,436	4,550	8.9	4.3	2,598	5.2	2.5
2003-04	57,908	55,648	4,398	7.6	3.6	2,142	3.8	1.8
2004-05	70,412	67,742	4,200	6.0	3.1	1,859	2.7	1.4
2005-06	85,154	82,957	3,759	4.4	2.5	1,375	1.7	0.9
2006-07	94,872	92,887	2,969	3.1	1.8	891	1.0	0.6
2007-08	113,404	111,670	2,557	2.3	1.3	740	0.7	0.4
New Private Sector Banks								
1996-97	8,257	7,814	217	2.6	1.3	154	2.0	1.0
1997-98	11,173	11,058	392	3.5	1.5	291	2.6	1.1
1998-99	14,070	13,714	871	6.2	2.3	611	4.5	1.6
1999-00	22,816	22,156	946	4.1	1.6	638	2.9	1.1
2000-01	31,499	30,086	1,617	5.1	2.1	929	3.1	1.2
2001-02	76,901	74,187	6,811	8.9	3.9	3,663	4.9	2.1
2002-03	94,718	89,515	7,232	7.6	3.8	1,365	1.5	0.7
2003-04	119,511	115,106	5,983	5.0	2.4	1,986	1.7	0.8
2004-05	127,420	123,655	4,582	3.6	1.6	2,353	1.9	0.8
2005-06	232,536	230,005	4,052	1.7	1.0	1,796	0.8	0.4
2006-07	325,273	321,865	6,287	1.9	1.1	3,137	1.0	0.5
2007-08	412,441	406,733	10,426	2.5	1.4	4,907	1.2	0.7
Foreign Banks In India								
1996-97	27,525	26,853	1,181	4.3	2.1	516	1.9	0.9
1997-98	30,972	29,652	1,976	6.4	3.0	666	2.2	1.0
1998-99	31,059	29,492	2,357	7.6	3.1	866	2.9	1.1
1999-00	37,432	35,543	2,614	7.0	3.2	855	2.4	1.0
2000-01	45,395	43,063	3,106	6.8	3.0	785	1.8	0.8
2001-02	50,631	48,705	2,726	5.4	2.4	920	1.9	0.8
2002-03	54,184	52,171	2,845	5.3	2.4	903	1.7	0.8
2003-04	62,632	60,506	2,894	4.6	2.1	933	1.5	0.7
2004-05	77,026	75,354	2,192	2.8	1.4	639	0.8	0.4
2005-06	98,965	97,562	1,928	1.9	1.0	808	0.8	0.4
2006-07	127,872	126,339	2,263	1.8	0.8	927	0.7	0.3
2007-08	162,966	161,133	2,857	1.8	0.8	1,250	0.8	0.3

Note : 1. Data for 2007-08 are provisional.

2. Data on scheduled commercial banks & public sector banks for 2004-05 include the impact of conversion of a non-banking entity into a banking entity.