

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF  
SCHEDULED COMMERCIAL BANKS — 2000 TO 2005**

(Amount in Rs. crore)

| Bank group/<br>Years                  | As on March 31  |          |                     |          |                 |          |
|---------------------------------------|-----------------|----------|---------------------|----------|-----------------|----------|
|                                       | Standard Assets |          | Sub-standard Assets |          | Doubtful Assets |          |
|                                       | Amount          | Per cent | Amount              | Per cent | Amount          | Per cent |
|                                       | (1)             | (2)      | (3)                 | (4)      | (5)             | (6)      |
| <b>Public Sector Banks</b>            |                 |          |                     |          |                 |          |
| 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      |
| 2004                                  | 610435          | 92.2     | 16909               | 2.6      | 28756           | 4.3      |
| 2005                                  | 824253          | 94.6     | 10838               | 1.2      | 29988           | 3.4      |
| <b>Indian Private Banks</b>           |                 |          |                     |          |                 |          |
| 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                                  | 131620          | 90.8     | 3703                | 2.6      | 8512            | 5.9      |
| 2004                                  | 167076          | 94.2     | 3127                | 1.8      | 6391            | 3.6      |
| 2005                                  | 216448          | 96.1     | 2213                | 1.0      | 5578            | 2.5      |
| <b>Foreign Banks</b>                  |                 |          |                     |          |                 |          |
| 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                                  | 50851           | 94.6     | 994                 | 1.8      | 944             | 1.8      |
| 2004                                  | 59619           | 95.2     | 990                 | 1.6      | 1099            | 1.8      |
| 2005                                  | 72963           | 97.0     | 714                 | 0.9      | 974             | 1.3      |
| <b>All Scheduled Commercial Banks</b> |                 |          |                     |          |                 |          |
| 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                                  | 706194          | 90.9     | 19605               | 2.5      | 41797           | 5.4      |
| 2004                                  | 837129          | 92.8     | 21025               | 2.3      | 36247           | 4.0      |
| 2005                                  | 1113664         | 95.1     | 13765               | 1.2      | 36540           | 3.1      |

**Note** : Data are provisional.

Only data pertaining to FY2005 have been updated. Data pertaining to BNP Paribas, Punjab & Sind Bank and Sangli Bank are not available

**Source** : Off-site returns of banks, Department of Banking Supervision, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF SCHEDULED COMMERCIAL BANKS — 2000 TO 2005 (Concl.)**

(Amount in Rs. crore)

| Bank group/<br>Years                  | As on March 31 |          |                       |                        |                            |
|---------------------------------------|----------------|----------|-----------------------|------------------------|----------------------------|
|                                       | Loss Assets    |          | Total NPAs            |                        | Total Advances             |
|                                       | Amount         | Per cent | Amount                | Per cent               |                            |
|                                       | (7)            | (8)      | (9)<br>[=(3)+(5)+(7)] | (10)<br>[=(4)+(6)+(8)] | (11)<br>[=(1)+(3)+(5)+(7)] |
| <b>Public Sector Banks</b>            |                |          |                       |                        |                            |
| 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                     |
| 2004                                  | 5876           | 0.9      | 51541                 | 7.8                    | 661975                     |
| 2005                                  | 5771           | 0.7      | 46597                 | 5.4                    | 870851                     |
| <b>Indian Private Banks</b>           |                |          |                       |                        |                            |
| 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                                  | 1118           | 0.8      | 13333                 | 9.2                    | 144953                     |
| 2004                                  | 825            | 0.5      | 10343                 | 5.8                    | 177419                     |
| 2005                                  | 900            | 0.4      | 8691                  | 3.9                    | 225139                     |
| <b>Foreign Banks</b>                  |                |          |                       |                        |                            |
| 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      | 2892                  | 5.4                    | 53743                      |
| 2004                                  | 924            | 1.5      | 3013                  | 4.8                    | 62632                      |
| 2005                                  | 569            | 0.8      | 2257                  | 3.0                    | 75220                      |
| <b>All Scheduled Commercial Banks</b> |                |          |                       |                        |                            |
| 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                                  | 8911           | 1.1      | 70314                 | 9.1                    | 776508                     |
| 2004                                  | 7625           | 0.8      | 64897                 | 7.2                    | 902026                     |
| 2005                                  | 7241           | 0.6      | 57545                 | 4.9                    | 1171210                    |

**Note** : Data are provisional.

Only data pertaining to FY2005 have been updated. Data pertaining to BNP Paribas, Punjab & Sind Bank and Sangli Bank are not available

**Source** : Off-site returns of banks, Department of Banking Supervision, RBI.