

**Appendix Table III.26: Non-Performing Assets as Percentage of Advances –
Scheduled Commercial Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		2001-02	2002-03	2003-04	2004-05	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8	9	10
	Scheduled Commercial Banks	10.40	8.80	7.20	5.20	5.50	4.40	2.90	2.00
	Public Sector Banks	11.09	9.36	7.79	5.53	5.82	4.53	2.99	2.06
	Nationalised Banks	11.01	9.72	8.21	5.84	6.01	4.74	3.14	1.96
1.	Allahabad Bank	16.94	13.65	8.66	5.80	10.55	7.07	2.37	1.28
2.	Andhra Bank	5.26	4.89	4.60	2.46	2.45	1.79	0.93	0.28
3.	Bank of Baroda	12.39	11.02	10.52	7.30	5.68	4.81	4.95	2.82
4.	Bank of India	9.37	8.55	7.86	5.45	6.01	5.36	4.49	2.77
5.	Bank of Maharashtra	10.44	9.55	7.70	7.00	5.81	4.83	2.46	1.83
6.	Canara Bank	6.22	5.96	6.33	3.89	3.89	3.59	2.89	1.88
7.	Central Bank of India	14.70	13.06	12.55	9.50	7.98	6.74	5.57	2.98
8.	Corporation Bank	5.19	5.27	5.03	3.41	2.31	1.65	1.80	1.12
9.	Dena Bank	24.11	17.86	14.82	9.67	16.31	11.82	9.40	5.23
10.	Indian Bank	17.86	12.39	7.98	4.19	8.28	6.15	2.71	1.42
11.	Indian Overseas Bank	11.35	10.29	7.40	5.28	6.32	5.23	2.85	1.27
12.	Oriental Bank of Commerce	6.57	6.94	5.87	9.06	3.21	1.44	–	1.29
13.	Punjab and Sind Bank	18.19	19.25	18.16	17.17	11.68	10.85	9.62	8.09
14.	Punjab National Bank	11.38	11.58	9.35	5.96	5.27	3.80	0.98	0.20
15.	Syndicate Bank	8.35	8.34	7.33	5.17	4.53	4.29	2.57	1.59
16.	UCO Bank	9.59	8.24	6.93	4.96	5.65	4.38	3.65	2.93
17.	Union Bank of India	10.77	8.96	7.59	5.01	6.26	4.91	2.87	2.64
18.	United Bank of India	16.16	12.15	9.07	6.14	7.94	5.52	3.75	2.43
19.	Vijaya Bank	9.39	6.18	3.44	2.94	6.02	2.61	0.91	0.59
	State Bank Group	11.23	8.68	6.98	5.32	5.45	4.12	2.70	2.24
20.	State Bank of India	11.95	9.34	7.75	5.96	5.64	4.49	3.45	2.65
21.	State Bank of Bikaner and Jaipur	9.36	8.15	5.36	3.26	5.77	4.16	1.24	1.61
22.	State Bank of Hyderabad	10.08	7.28	5.60	3.46	4.96	3.26	0.65	0.61
23.	State Bank of Indore	7.18	5.53	3.99	3.28	3.58	2.66	–	1.01
24.	State Bank of Mysore	12.07	10.14	7.76	4.56	7.36	5.19	2.96	0.92
25.	State Bank of Patiala	6.94	4.80	3.71	4.13	2.94	1.49	–	1.23
26.	State Bank of Saurashtra	10.18	7.32	3.68	2.70	4.95	3.53	–	1.42
27.	State Bank of Travancore	9.41	6.67	5.63	4.29	5.72	3.05	1.39	1.80
	Other Public Sector Banks								
28.	IDBI Ltd.	–	–	–	2.92	–	–	–	2.04

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(Per cent)

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		2001-02	2002-03	2003-04	2004-05	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8	9	10
	Private Sector Banks	9.64	8.07	5.84	4.44	5.73	4.95	2.84	2.17
	Old Private Sector Banks	11.01	8.86	7.59	5.97	7.13	5.54	3.85	2.74
1.	Bank of Rajasthan Ltd.	15.73	11.39	9.14	5.34	8.86	6.80	2.99	2.49
2.	Bharat Overseas Bank Ltd.	8.77	6.75	4.99	3.44	4.38	3.30	2.26	1.89
3.	Catholic Syrian Bank Ltd.	14.88	13.01	8.84	7.16	9.91	7.89	4.65	3.80
4.	City Union Bank Ltd.	13.20	12.11	10.36	5.89	8.20	8.16	6.37	3.37
5.	Dhanalakshmi Bank Ltd.	15.29	13.18	11.43	8.51	11.94	9.71	7.06	4.27
6.	Federal Bank Ltd.	11.88	8.21	7.44	7.29	8.59	4.95	2.89	2.21
7.	Ganesh Bank of Kurundwad Ltd.	18.08	18.42	17.32	18.04	14.08	12.90	10.59	8.32
8.	ING Vysya Bank Ltd.	4.64	3.61	2.65	2.14	4.59	3.55	2.60	2.13
9.	Jammu and Kashmir Bank Ltd.	3.62	3.11	3.04	2.72	1.88	1.59	1.49	1.42
10.	Karnataka Bank Ltd.	10.43	12.99	11.93	7.58	5.88	7.34	4.98	2.29
11.	Karur Vysya Bank Ltd.	8.97	7.46	5.83	5.10	6.30	4.16	2.32	1.67
12.	Lakshmi Vilas Bank Ltd.	13.42	11.47	10.15	7.88	9.10	7.11	5.40	4.99
13.	Lord Krishna Bank Ltd.	12.32	8.96	8.32	6.39	9.85	6.33	6.05	4.40
14.	Nainital Bank Ltd.	8.68	6.11	4.00	2.57	–	–	–	–
15.	Ratnakar Bank Ltd.	12.88	11.96	10.63	10.31	8.60	7.42	5.58	5.54
16.	Sangli Bank Ltd.	11.80	12.45	11.79	8.95	5.95	6.87	6.56	4.30
17.	SBI Commercial and International Bank Ltd.	32.72	38.48	41.28	24.06	23.38	20.85	18.31	17.66
18.	South Indian Bank Ltd.	10.05	9.27	7.59	6.64	6.87	5.96	4.55	3.81
19.	Tamilnad Mercantile Bank Ltd.	16.47	16.06	13.79	11.26	6.63	8.66	5.00	2.74
20.	United Western Bank Ltd.	14.08	13.58	13.14	10.87	10.72	9.50	8.96	5.97
	New Private Sector Banks	8.86	7.64	4.99	3.59	4.94	4.63	2.36	1.85
21.	Bank of Punjab Ltd.	5.49	9.23	6.20	9.43	2.93	7.17	4.69	4.64
22.	Centurion Bank Ltd.	12.66	15.88	12.96	6.81	6.09	7.92	4.43	2.51
23.	Development Credit Bank Ltd.	9.29	9.56	8.19	14.19	6.61	7.76	4.87	6.83
24.	HDFC Bank Ltd.	3.18	2.22	1.86	1.69	0.50	0.37	0.16	0.24
25.	ICICI Bank Ltd.	10.23	8.72	4.70	4.27	5.48	5.21	2.21	2.34
26.	IndusInd Bank Ltd.	7.41	4.94	3.30	3.53	6.59	4.25	2.72	2.71
27.	Kotak Mahindra Bank Ltd.	–	1.20	0.85	0.69	–	0.11	0.17	0.37
28.	UTI Bank Ltd.	5.18	3.16	2.88	1.98	3.46	2.26	1.20	1.39
29.	Yes Bank Ltd.	–	–	–	–	–	–	–	–

**Appendix Table III.26: Non-Performing Assets as Percentage of Advances –
Scheduled Commercial Banks (Concluded)**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances				Net NPAs/Net Advances			
		2001-02	2002-03	2003-04	2004-05	2001-02	2002-03	2003-04	2004-05
1	2	3	4	5	6	7	8	9	10
	Foreign Banks in India	5.38	5.25	4.62	2.85	1.89	1.76	1.48	0.86
1.	ABN-AMRO Bank N.V.	3.43	3.25	3.15	2.26	1.34	1.59	0.88	0.35
2.	Abu Dhabi Commercial Bank Ltd.	18.89	17.53	38.78	34.42	13.43	9.67	27.39	18.08
3.	American Express Bank Ltd.	14.56	19.29	16.47	1.63	7.56	8.69	5.68	0.99
4.	Antwerp Bank Ltd.	–	–	–	–	–	–	–	–
5.	Arab Bangladesh Bank Ltd.	3.91	4.49	0.68	0.32	1.35	1.50	0.34	0.18
6.	Bank Internasional Indonesia	91.23	64.62	97.07	66.55	61.40	15.18	69.57	10.46
7.	Bank of America NA	2.68	1.03	0.84	0.57	0.80	0.05	–	–
8.	Bank of Bahrain and Kuwait B.S.C.	13.23	13.77	21.90	20.77	11.40	11.26	17.73	5.53
9.	Bank of Ceylon	31.87	36.08	37.91	33.41	23.88	25.98	21.85	13.76
10.	Bank of Nova Scotia	3.58	11.02	11.48	4.66	2.72	8.64	9.07	3.08
11.	Bank of Tokyo-Mitsubishi Ltd.	–	2.76	2.18	1.43	–	0.13	0.21	0.09
12.	Barclays Bank PLC	43.58	64.01	65.36	–	36.06	–	–	–
13.	BNP Paribas	3.60	6.17	6.56	3.48	1.54	3.77	2.70	0.57
14.	Chinatrust Commercial Bank	2.60	0.65	9.25	24.33	–	–	5.76	24.72
15.	Chohung Bank	0.84	0.98	1.60	–	0.47	0.48	0.81	–
16.	Citibank N.A.	0.93	1.94	2.52	2.01	0.40	1.17	1.40	1.00
17.	Calyon Bank	25.21	34.89	43.96	4.24	0.36	0.51	0.26	0.25
18.	Deutsche Bank AG	3.52	2.49	0.97	0.33	0.38	–	–	–
19.	DBS Bank Ltd.	0.16	12.65	–	–	–	10.37	–	–
20.	HSBC Ltd.	5.51	5.09	4.20	3.16	2.27	1.03	0.70	0.50
21.	ING Bank N.V.	32.79	44.13	–	–	26.82	–	–	–
22.	JPMorgan Chase Bank	–	–	–	–	–	–	–	–
23.	Krung Thai Bank Public Co. Ltd.	37.82	–	–	–	35.43	–	–	–
24.	Mashreqbank psc	17.87	31.32	41.31	39.51	–	–	–	–
25.	Mizuho Corporate Bank Ltd.	13.26	11.99	11.93	8.22	4.75	0.76	–	–
26.	Oman International Bank S.A.O.G.	85.46	91.50	96.51	95.85	41.53	42.13	61.39	8.00
27.	Societe Generale	6.71	13.89	10.21	6.91	0.52	–	1.36	–
28.	Sonali Bank	2.95	6.49	7.49	7.86	–	4.52	1.42	1.84
29.	Standard Chartered Bank	3.44	3.17	2.91	2.73	0.40	0.31	0.52	1.12
30.	State Bank of Mauritius Ltd.	17.46	17.67	6.91	7.65	14.02	14.20	4.64	4.22
31.	UFJ Bank Ltd.	22.20	10.88	–	–	12.69	8.60	–	–

– : Nil/Negligible.

Sources : 1. Balance sheets of respective banks.
2. Returns received from respective banks.