

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF SCHEDULED COMMERCIAL BANKS - 2008 TO 2013**

(Amount in ₹ Billion)

| Bank group / Year                     | As on March 31    |          |                       |          |                   |          |
|---------------------------------------|-------------------|----------|-----------------------|----------|-------------------|----------|
|                                       | Standard Advances |          | Sub-Standard Advances |          | Doubtful Advances |          |
|                                       | Amount            | Per cent | Amount                | Per cent | Amount            | Per cent |
|                                       | (1)               | (2)      | (3)                   | (4)      | (5)               | (6)      |
| <b>Public Sector Banks</b>            |                   |          |                       |          |                   |          |
| 2008                                  | 16,564.51         | 97.67    | 168.46                | 0.99     | 190.83            | 1.13     |
| 2009                                  | 20,546.01         | 97.90    | 195.21                | 0.93     | 207.08            | 0.99     |
| 2010                                  | 24,551.47         | 97.72    | 276.85                | 1.10     | 246.79            | 0.98     |
| 2011                                  | 29,888.72         | 97.68    | 336.12                | 1.10     | 319.55            | 1.04     |
| 2012                                  | 34,379.00         | 96.83    | 603.76                | 1.70     | 470.75            | 1.33     |
| 2013                                  | 38,999.85         | 96.16    | 765.89                | 1.89     | 734.85            | 1.81     |
| <b>Private Sector Banks</b>           |                   |          |                       |          |                   |          |
| 2008                                  | 4,597.22          | 97.25    | 72.81                 | 1.54     | 44.53             | 0.94     |
| 2009                                  | 5,031.87          | 96.75    | 105.27                | 2.02     | 50.18             | 0.96     |
| 2010                                  | 5,677.23          | 97.03    | 86.78                 | 1.48     | 65.43             | 1.12     |
| 2011                                  | 7,149.78          | 97.55    | 44.00                 | 0.60     | 107.36            | 1.46     |
| 2012                                  | 8,628.96          | 97.92    | 51.33                 | 0.58     | 103.16            | 1.17     |
| 2013                                  | 10,266.73         | 98.09    | 58.54                 | 0.56     | 110.69            | 1.06     |
| <b>Foreign Banks</b>                  |                   |          |                       |          |                   |          |
| 2008                                  | 1,598.82          | 98.09    | 19.63                 | 1.20     | 7.68              | 0.47     |
| 2009                                  | 1,624.20          | 95.70    | 58.74                 | 3.46     | 10.04             | 0.59     |
| 2010                                  | 1,603.11          | 95.74    | 49.30                 | 2.94     | 14.41             | 0.86     |
| 2011                                  | 1,942.57          | 97.46    | 18.65                 | 0.94     | 21.13             | 1.06     |
| 2012                                  | 2,284.40          | 97.32    | 20.78                 | 0.89     | 22.32             | 0.95     |
| 2013                                  | 2,606.39          | 97.03    | 28.82                 | 1.07     | 27.51             | 1.02     |
| <b>All Scheduled Commercial Banks</b> |                   |          |                       |          |                   |          |
| 2008                                  | 22,760.54         | 97.61    | 260.89                | 1.12     | 243.04            | 1.04     |
| 2009                                  | 27,202.08         | 97.55    | 359.22                | 1.29     | 267.30            | 0.96     |
| 2010                                  | 31,831.81         | 97.49    | 412.93                | 1.26     | 326.64            | 1.00     |
| 2011                                  | 38,981.07         | 97.64    | 398.77                | 1.00     | 448.04            | 1.12     |
| 2012                                  | 45,292.36         | 97.06    | 675.87                | 1.45     | 596.23            | 1.28     |
| 2013                                  | 51,872.97         | 96.58    | 853.25                | 1.59     | 873.05            | 1.63     |

Source : Department of Banking Supervision, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF  
SCHEDULED COMMERCIAL BANKS - 2008 TO 2013 (Concl.)**

(Amount in ₹ Billion)

| Bank group / Year                     | As on March 31 |          |            |          |                      |
|---------------------------------------|----------------|----------|------------|----------|----------------------|
|                                       | Loss Advances  |          | Gross NPAs |          | Total Gross Advances |
|                                       | Amount         | Per cent | Amount     | Per cent | Amount               |
|                                       | (8)            | (9)      | (10)       | (11)     | (12)                 |
| <b>Public Sector Banks</b>            |                |          |            |          |                      |
| 2008                                  | 36.72          | 0.22     | 396.00     | 2.33     | 16,960.51            |
| 2009                                  | 38.03          | 0.18     | 440.32     | 2.10     | 20,986.33            |
| 2010                                  | 49.28          | 0.20     | 572.93     | 2.28     | 25,124.39            |
| 2011                                  | 55.14          | 0.18     | 710.80     | 2.32     | 30,599.53            |
| 2012                                  | 50.37          | 0.14     | 1,124.89   | 3.17     | 35,503.89            |
| 2013                                  | 58.15          | 0.14     | 1,558.90   | 3.84     | 40,558.74            |
| <b>Private Sector Banks</b>           |                |          |            |          |                      |
| 2008                                  | 12.44          | 0.26     | 129.78     | 2.75     | 4,727.00             |
| 2009                                  | 13.45          | 0.26     | 168.90     | 3.25     | 5,200.77             |
| 2010                                  | 21.66          | 0.37     | 173.87     | 2.97     | 5,851.10             |
| 2011                                  | 28.39          | 0.39     | 179.75     | 2.45     | 7,329.53             |
| 2012                                  | 28.72          | 0.33     | 183.21     | 2.08     | 8,812.16             |
| 2013                                  | 30.69          | 0.29     | 199.92     | 1.91     | 10,466.65            |
| <b>Foreign Banks</b>                  |                |          |            |          |                      |
| 2008                                  | 3.87           | 0.24     | 31.17      | 1.91     | 1,629.99             |
| 2009                                  | 4.16           | 0.25     | 72.94      | 4.30     | 1,697.14             |
| 2010                                  | 7.57           | 0.45     | 71.28      | 4.26     | 1,674.39             |
| 2011                                  | 10.87          | 0.55     | 50.65      | 2.54     | 1,993.21             |
| 2012                                  | 19.82          | 0.84     | 62.92      | 2.68     | 2,347.32             |
| 2013                                  | 23.39          | 0.87     | 79.72      | 2.97     | 2,686.12             |
| <b>All Scheduled Commercial Banks</b> |                |          |            |          |                      |
| 2008                                  | 53.02          | 0.23     | 556.95     | 2.39     | 23,317.50            |
| 2009                                  | 55.64          | 0.20     | 682.16     | 2.45     | 27,884.24            |
| 2010                                  | 78.51          | 0.24     | 818.08     | 2.51     | 32,649.89            |
| 2011                                  | 94.40          | 0.24     | 941.21     | 2.36     | 39,922.28            |
| 2012                                  | 98.92          | 0.21     | 1,371.02   | 2.94     | 46,663.37            |
| 2013                                  | 112.24         | 0.21     | 1,838.54   | 3.42     | 53,711.51            |

Source : Department of Banking Supervision, RBI.