

**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/Total Advances | | | | | Net NPAs/Total Advances | | | | |
|---------|-----------------------------------|---------------------------|-------------|-------------|-------------|-------------|-------------------------|-------------|-------------|-------------|-------------|
| | | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | Scheduled Commercial Banks | 10.40 | 8.80 | 7.20 | 5.20 | 3.30 | 5.50 | 4.40 | 2.90 | 2.00 | 1.20 |
| | Public Sector Banks | 11.09 | 9.36 | 7.79 | 5.53 | 3.70 | 5.82 | 4.53 | 2.99 | 2.06 | 1.30 |
| | Nationalised Banks | 11.01 | 9.72 | 8.21 | 5.82 | 3.96 | 6.01 | 4.74 | 3.14 | 1.85 | 1.16 |
| 1. | Allahabad Bank | 16.94 | 13.65 | 8.66 | 5.80 | 3.90 | 10.55 | 7.07 | 2.37 | 1.28 | 0.84 |
| 2. | Andhra Bank | 5.26 | 4.89 | 4.60 | 2.46 | 1.90 | 2.45 | 1.79 | 0.93 | 0.28 | 0.24 |
| 3. | Bank of Baroda | 12.39 | 11.02 | 10.52 | 7.30 | 3.90 | 5.68 | 4.81 | 4.95 | 1.45 | 0.87 |
| 4. | Bank of India | 9.37 | 8.55 | 7.86 | 5.45 | 3.70 | 6.01 | 5.36 | 4.49 | 2.80 | 1.49 |
| 5. | Bank of Maharashtra | 10.44 | 9.55 | 7.70 | 7.00 | 5.50 | 5.81 | 4.83 | 2.46 | 2.15 | 2.03 |
| 6. | Canara Bank | 6.22 | 5.96 | 6.33 | 3.89 | 2.30 | 3.89 | 3.59 | 2.89 | 1.88 | 1.12 |
| 7. | Central Bank of India | 14.70 | 13.06 | 12.55 | 9.50 | 6.80 | 7.98 | 6.74 | 5.57 | 2.98 | 2.59 |
| 8. | Corporation Bank | 5.19 | 5.27 | 5.03 | 3.41 | 2.60 | 2.31 | 1.65 | 1.80 | 1.12 | 0.64 |
| 9. | Dena Bank | 24.11 | 17.86 | 14.82 | 9.67 | 6.40 | 16.31 | 11.82 | 9.40 | 5.23 | 3.04 |
| 10. | Indian Bank | 17.86 | 12.39 | 7.99 | 4.19 | 2.90 | 8.28 | 6.15 | 2.71 | 1.35 | 0.79 |
| 11. | Indian Overseas Bank | 11.35 | 10.29 | 7.40 | 5.28 | 3.40 | 6.32 | 5.23 | 2.85 | 1.27 | 0.65 |
| 12. | Oriental Bank of Commerce | 6.57 | 6.94 | 5.87 | 9.06 | 6.00 | 3.21 | 1.44 | - | 1.29 | 0.49 |
| 13. | Punjab and Sind Bank | 18.19 | 19.25 | 18.16 | 17.17 | 9.60 | 11.68 | 10.85 | 9.62 | 8.11 | 2.43 |
| 14. | Punjab National Bank | 11.38 | 11.58 | 9.35 | 5.96 | 4.10 | 5.27 | 3.80 | 0.98 | 0.20 | 0.29 |
| 15. | Syndicate Bank | 8.35 | 8.34 | 7.33 | 5.17 | 4.00 | 4.53 | 4.29 | 2.57 | 1.59 | 0.86 |
| 16. | UCO Bank | 9.59 | 8.24 | 6.93 | 4.96 | 3.30 | 5.65 | 4.38 | 3.65 | 2.93 | 2.10 |
| 17. | Union Bank of India | 10.77 | 8.96 | 7.59 | 5.01 | 3.80 | 6.26 | 4.91 | 2.87 | 2.64 | 1.56 |
| 18. | United Bank of India | 16.16 | 12.15 | 9.07 | 6.14 | 4.70 | 7.94 | 5.52 | 3.75 | 2.43 | 1.95 |
| 19. | Vijaya Bank | 9.39 | 6.18 | 3.44 | 2.94 | 3.20 | 6.02 | 2.61 | 0.91 | 0.59 | 0.85 |
| | State Bank Group | 11.23 | 8.68 | 6.98 | 5.32 | 3.51 | 5.45 | 4.12 | 2.70 | 2.23 | 1.63 |
| 20. | State Bank of India | 11.95 | 9.34 | 7.75 | 5.96 | 3.90 | 5.64 | 4.49 | 3.45 | 2.65 | 1.87 |
| 21. | State Bank of Bikaner and Jaipur | 9.36 | 8.15 | 5.36 | 3.26 | 2.40 | 5.77 | 4.16 | 1.24 | 1.61 | 1.18 |
| 22. | State Bank of Hyderabad | 10.08 | 7.28 | 5.60 | 3.46 | 2.10 | 4.96 | 3.26 | 0.65 | 0.61 | 0.36 |
| 23. | State Bank of Indore | 7.18 | 5.53 | 3.99 | 3.28 | 3.00 | 3.58 | 2.66 | - | 1.00 | 1.83 |
| 24. | State Bank of Mysore | 12.07 | 10.14 | 7.76 | 4.56 | 3.30 | 7.36 | 5.19 | 2.96 | 0.92 | 0.74 |
| 25. | State Bank of Patiala | 6.94 | 4.80 | 3.71 | 4.13 | 2.40 | 2.94 | 1.49 | - | 1.23 | 0.99 |
| 26. | State Bank of Saurashtra | 10.18 | 7.32 | 3.68 | 2.70 | 2.00 | 4.95 | 3.53 | - | 1.40 | 1.16 |
| 27. | State Bank of Travancore | 9.41 | 6.67 | 5.63 | 4.29 | 3.20 | 5.72 | 3.05 | 1.39 | 1.81 | 1.47 |
| | Other Public Sector Bank | | | | | | | | | | |
| 28. | IDBI Ltd. | - | - | - | 2.92 | 2.00 | - | - | - | 1.74 | 1.01 |

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/Total Advances | | | | | Net NPAs/Total Advances | | | | |
|---------|--|---------------------------|-------------|-------------|-------------|-------------|-------------------------|-------------|-------------|-------------|-------------|
| | | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | Private Sector Banks | 9.64 | 8.07 | 5.84 | 3.77 | 2.45 | 5.73 | 4.95 | 2.84 | 1.85 | 1.01 |
| | Old Private Sector Banks | 11.01 | 8.86 | 7.59 | 5.97 | 4.30 | 7.13 | 5.54 | 3.85 | 2.74 | 1.60 |
| 1. | Bank of Rajasthan Ltd. | 15.73 | 11.39 | 9.14 | 5.34 | 3.30 | 8.86 | 6.80 | 2.99 | 2.50 | 0.99 |
| 2. | Bharat Overseas Bank Ltd. | 8.77 | 6.75 | 4.99 | 3.44 | 3.20 | 4.38 | 3.30 | 2.26 | 1.56 | 1.87 |
| 3. | Catholic Syrian Bank Ltd. | 14.88 | 13.01 | 8.84 | 7.16 | 5.80 | 9.91 | 7.89 | 4.65 | 3.80 | 2.78 |
| 4. | City Union Bank Ltd. | 13.20 | 12.11 | 10.36 | 5.89 | 4.30 | 8.20 | 8.16 | 6.37 | 3.37 | 1.95 |
| 5. | Dhanalakshmi Bank Ltd. | 15.29 | 13.18 | 11.43 | 8.51 | 6.70 | 11.94 | 9.71 | 7.06 | 3.92 | 2.44 |
| 6. | Federal Bank Ltd. | 11.88 | 8.21 | 7.44 | 7.29 | 4.60 | 8.59 | 4.95 | 2.89 | 2.21 | 0.95 |
| 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 | 1.80 | 4.59 | 3.55 | 2.60 | 2.13 | 1.76 |
| 9. | Jammu and Kashmir Bank Ltd. | 3.62 | 3.11 | 3.04 | 2.72 | 2.50 | 1.88 | 1.59 | 1.49 | 1.41 | 0.92 |
| 10. | Karnataka Bank Ltd. | 10.43 | 12.99 | 11.93 | 7.58 | 5.10 | 5.88 | 7.34 | 4.98 | 2.29 | 1.18 |
| 11. | Karur Vysya Bank Ltd. | 8.97 | 7.46 | 5.83 | 5.10 | 3.90 | 6.30 | 4.16 | 2.32 | 1.66 | 0.81 |
| 12. | Lakshmi Vilas Bank Ltd. | 13.42 | 11.47 | 10.15 | 7.88 | 4.10 | 9.10 | 7.11 | 5.40 | 4.98 | 1.89 |
| 13. | Lord Krishna Bank Ltd. | 12.32 | 8.96 | 8.32 | 6.39 | 4.90 | 9.85 | 6.33 | 6.05 | 4.22 | 3.11 |
| 14. | Nainital Bank Ltd. | 8.68 | 6.11 | 4.00 | 2.57 | 1.90 | - | - | - | - | - |
| 15. | Ratnakar Bank Ltd. | 12.88 | 11.96 | 10.63 | 10.31 | 7.60 | 8.60 | 7.42 | 5.58 | 5.54 | 2.61 |
| 16. | Sangli Bank Ltd. | 11.80 | 12.45 | 11.79 | 8.95 | 4.30 | 5.95 | 6.87 | 6.56 | 4.30 | 2.34 |
| 17. | SBI Commercial and International Bank Ltd. | 32.72 | 38.48 | 41.28 | 24.06 | 15.20 | 23.38 | 20.85 | 18.31 | 7.65 | 3.82 |
| 18. | South Indian Bank Ltd. | 10.05 | 9.27 | 7.59 | 6.64 | 5.00 | 6.87 | 5.96 | 4.55 | 3.81 | 1.86 |
| 19. | Tamilnad Mercantile Bank Ltd. | 16.47 | 16.06 | 13.79 | 11.26 | 7.00 | 6.63 | 8.66 | 5.00 | 2.95 | 2.17 |
| 20. | United Western Bank Ltd. | 14.08 | 13.58 | 13.14 | 10.87 | 11.50 | 10.72 | 9.50 | 8.96 | 5.83 | 5.66 |
| | New Private Sector Banks | 8.86 | 7.64 | 4.99 | 3.59 | 1.70 | 4.94 | 4.63 | 2.36 | 1.85 | 0.80 |
| 21. | Bank of Punjab Ltd. | 5.49 | 9.23 | 6.20 | 9.43 | - | 2.93 | 7.17 | 4.69 | 4.64 | - |
| 22. | Centurion Bank of Punjab Ltd. | 12.66 | 15.88 | 12.96 | 6.81 | 4.60 | 6.09 | 7.92 | 4.43 | 2.49 | 1.13 |
| 23. | Development Credit Bank Ltd. | 9.29 | 9.56 | 8.19 | 14.19 | 15.00 | 6.61 | 7.76 | 4.87 | 6.34 | 4.50 |
| 24. | HDFC Bank Ltd. | 3.18 | 2.22 | 1.86 | 1.69 | 1.40 | 0.50 | 0.37 | 0.16 | 0.24 | 0.44 |
| 25. | ICICI Bank Ltd. | 10.23 | 8.72 | 4.70 | 4.27 | 1.50 | 5.48 | 5.21 | 2.21 | 1.65 | 0.72 |
| 26. | IndusInd Bank Ltd. | 7.41 | 4.94 | 3.30 | 3.53 | 2.90 | 6.59 | 4.25 | 2.72 | 2.71 | 2.09 |
| 27. | Kotak Mahindra Bank Ltd. | - | 1.20 | 0.85 | 0.69 | 0.60 | - | 0.11 | 0.17 | 0.37 | 0.24 |
| 28. | UTI Bank Ltd. | 5.18 | 3.16 | 2.88 | 1.98 | 1.70 | 3.46 | 2.26 | 1.20 | 1.39 | 0.98 |
| 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/Total Advances | | | | | Net NPAs/Total Advances | | | | |
|---------|-----------------------------------|---------------------------|-------------|-------------|-------------|-------------|-------------------------|-------------|-------------|-------------|-------------|
| | | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | 2005-06 |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | Foreign Banks in India | 5.38 | 5.25 | 4.62 | 2.85 | 1.90 | 1.89 | 1.76 | 1.48 | 0.86 | 0.80 |
| 1. | ABN-AMRO Bank N.V. | 3.43 | 3.25 | 3.15 | 2.26 | 0.30 | 1.34 | 1.59 | 0.88 | 0.35 | 0.11 |
| 2. | Abu Dhabi Commercial Bank Ltd. | 18.89 | 17.53 | 38.78 | 34.42 | 38.80 | 13.43 | 9.67 | 27.39 | 12.73 | 15.97 |
| 3. | American Express Bank Ltd. | 14.56 | 19.29 | 16.47 | 1.63 | 1.00 | 7.56 | 8.69 | 5.68 | 0.99 | 0.58 |
| 4. | Arab Bangladesh Bank Ltd. | 3.91 | 4.49 | 0.68 | 0.32 | 3.40 | 1.35 | 1.50 | 0.34 | 0.18 | - |
| 5. | Bank Internasional Indonesia | 91.23 | 64.62 | 97.07 | 66.55 | 0.10 | 61.40 | 15.18 | 69.57 | 10.49 | - |
| 6. | Bank of America NA | 2.68 | 1.03 | 0.84 | 0.57 | 21.20 | 0.80 | 0.05 | - | - | - |
| 7. | Bank of Bahrain and Kuwait B.S.C. | 13.23 | 13.77 | 21.90 | 20.77 | 46.90 | 11.40 | 11.26 | 17.73 | 5.53 | 1.29 |
| 8. | Bank of Ceylon | 31.87 | 36.08 | 37.91 | 33.41 | 2.80 | 23.88 | 25.98 | 21.85 | 13.76 | 23.74 |
| 9. | Bank of Nova Scotia | 3.58 | 11.02 | 11.48 | 4.66 | - | 2.72 | 8.64 | 9.07 | 3.08 | 1.00 |
| 10. | Bank of Tokyo-Mitsubishi UFJ Ltd. | - | 2.76 | 2.18 | 1.43 | - | - | 0.13 | 0.21 | 0.01 | - |
| 11. | Barclays Bank PLC | 43.58 | 64.01 | 65.36 | - | 2.20 | 36.06 | - | - | - | - |
| 12. | BNP Paribas | 3.60 | 6.17 | 6.56 | 3.48 | 3.50 | 1.54 | 3.77 | 2.70 | - | - |
| 13. | Chinatrust Commercial Bank | 2.60 | 0.65 | 9.25 | 24.33 | - | - | - | 5.76 | 6.02 | 1.80 |
| 14. | Chohung Bank | 0.84 | 0.98 | 1.60 | - | 2.10 | 0.47 | 0.48 | 0.81 | - | - |
| 15. | Citibank N.A. | 0.93 | 1.94 | 2.52 | 2.01 | 1.00 | 0.40 | 1.17 | 1.40 | 1.00 | 0.95 |
| 16. | Calyon Bank | 25.21 | 34.89 | 43.96 | 4.24 | 0.30 | 0.36 | 0.51 | 0.26 | 0.30 | 0.10 |
| 17. | Deutsche Bank AG | 3.52 | 2.49 | 0.97 | 0.33 | - | 0.38 | - | - | - | - |
| 18. | DBS Bank Ltd. | 0.16 | 12.65 | - | - | 1.90 | - | 10.37 | - | - | - |
| 19. | HSBC Ltd. | 5.51 | 5.09 | 4.20 | 3.16 | - | 2.27 | 1.03 | 0.70 | 0.50 | 0.58 |
| 20. | ING Bank N.V. | 32.79 | 44.13 | - | - | - | 26.82 | - | - | - | - |
| 21. | JPMorgan Chase Bank | - | - | - | - | 28.50 | - | - | - | - | - |
| 22. | Krung Thai Bank Public Co. Ltd. | 37.82 | - | - | - | 2.10 | 35.43 | - | - | - | - |
| 23. | Mashreqbank psc | 17.87 | 31.32 | 41.31 | 39.51 | 96.90 | - | - | - | - | - |
| 24. | Mizuho Corporate Bank Ltd. | 13.26 | 11.99 | 11.93 | 8.22 | 1.90 | 4.75 | 0.76 | - | - | 0.15 |
| 25. | Oman International Bank S.A.O.G. | 85.46 | 91.50 | 96.51 | 95.85 | 23.60 | 41.53 | 42.13 | 61.39 | 55.05 | 41.58 |
| 26. | Societe Generale | 6.71 | 13.89 | 10.21 | 6.91 | 2.80 | 0.52 | - | 1.36 | - | - |
| 27. | Sonali Bank | 2.95 | 6.49 | 7.49 | 7.86 | 4.60 | - | 4.52 | 1.42 | 1.75 | 0.75 |
| 28. | Standard Chartered Bank | 3.44 | 3.17 | 2.91 | 2.73 | - | 0.40 | 0.31 | 0.52 | 1.12 | 1.57 |
| 29. | State Bank of Mauritius Ltd. | 17.46 | 17.67 | 6.91 | 7.65 | - | 14.02 | 14.20 | 4.64 | 4.08 | 1.91 |
| 30. | UFJ Bank Ltd. | 22.20 | 10.88 | - | - | - | 12.69 | 8.60 | - | - | - |

- : Nil/Negligible.

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