

Appendix Table III.28: 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				
		2002-03	2003-04	2004-05	2005-06	2006-07	2002-03	2003-04	2004-05	2005-06	2006-07
1	2	3	4	5	6	7	8	9	10	11	12
	Scheduled Commercial Banks	8.80	7.20	5.20	3.29	2.51	4.40	2.90	2.00	1.22	1.01
	Public Sector Banks	9.36	7.79	5.53	3.64	2.66	4.53	2.99	2.06	1.32	1.05
	Nationalised Banks	9.72	8.21	5.82	3.81	2.69	4.74	3.14	1.85	1.16	0.92
1.	Allahabad Bank	13.65	8.66	5.80	3.94	2.61	7.07	2.37	1.28	0.84	1.07
2.	Andhra Bank	4.89	4.60	2.46	1.94	1.41	1.79	0.93	0.28	0.24	0.17
3.	Bank of Baroda	11.02	10.52	7.30	3.90	2.47	4.81	4.95	1.45	0.86	0.60
4.	Bank of India	8.55	7.86	5.45	3.72	2.42	5.36	4.49	2.80	1.49	0.74
5.	Bank of Maharashtra	9.55	7.70	7.00	5.53	3.50	4.83	2.46	2.15	2.03	1.21
6.	Canara Bank	5.96	6.33	3.89	2.25	1.51	3.59	2.89	1.88	1.11	0.94
7.	Central Bank of India	13.06	12.55	9.50	6.85	4.81	6.74	5.57	2.98	2.59	1.70
8.	Corporation Bank	5.27	5.03	3.41	2.56	2.05	1.65	1.80	1.12	0.64	0.47
9.	Dena Bank	17.86	14.82	9.67	6.44	4.08	11.82	9.40	5.23	3.04	1.99
10.	Indian Bank	12.39	7.99	4.19	2.91	1.85	6.15	2.71	1.35	0.79	0.35
11.	Indian Overseas Bank	10.29	7.40	5.28	3.43	2.34	5.23	2.85	1.27	0.65	0.55
12.	Oriental Bank of Commerce	6.94	5.87	9.06	5.95	3.20	1.44	-	1.29	0.49	0.49
13.	Punjab and Sind Bank	19.25	18.16	17.17	9.61	2.43	10.85	9.62	8.11	2.42	0.66
14.	Punjab National Bank	11.58	9.35	5.96	4.10	3.45	3.80	0.98	0.20	0.28	0.75
15.	Syndicate Bank	8.34	7.33	5.17	4.00	2.95	4.29	2.57	1.59	0.86	0.76
16.	UCO Bank	8.24	6.93	4.96	3.27	3.17	4.38	3.65	2.93	2.10	2.14
17.	Union Bank of India	8.96	7.59	5.01	3.84	2.94	4.91	2.87	2.64	1.56	0.96
18.	United Bank of India	12.15	9.07	6.14	4.66	3.61	5.52	3.75	2.43	1.95	1.50
19.	Vijaya Bank	6.18	3.44	2.94	3.17	2.29	2.61	0.91	0.59	0.85	0.59
	State Bank Group	8.68	6.98	5.32	3.31	2.59	4.12	2.70	2.23	1.63	1.32
20.	State Bank of India	9.34	7.75	5.96	3.60	2.92	4.49	3.45	2.65	1.88	1.56
21.	State Bank of Bikaner and Jaipur	8.15	5.36	3.26	2.42	2.23	4.16	1.24	1.61	1.18	1.09
22.	State Bank of Hyderabad	7.28	5.60	3.46	2.14	1.24	3.26	0.65	0.61	0.36	0.22
23.	State Bank of Indore	5.53	3.99	3.28	3.02	1.90	2.66	-	1.00	1.83	1.04
24.	State Bank of Mysore	10.14	7.76	4.56	3.30	2.29	5.19	2.96	0.92	0.74	0.45
25.	State Bank of Patiala	4.80	3.71	4.13	2.41	1.80	1.49	-	1.23	0.99	0.83
26.	State Bank of Saurashtra	7.32	3.68	2.70	1.85	1.10	3.53	-	1.40	1.16	0.70
27.	State Bank of Travancore	6.67	5.63	4.29	3.18	2.16	3.05	1.39	1.81	1.47	1.08
	Other Public Sector Bank										
28.	IDBI Ltd.	-	-	2.92	1.98	1.89	-	-	1.74	1.07	1.16

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Scheduled Commercial Banks (Continued)**

(Per cent)

Sr. No.	Name of the Bank	Gross NPAs/Gross Advances					Net NPAs/Net Advances				
		2002-03	2003-04	2004-05	2005-06	2006-07	2002-03	2003-04	2004-05	2005-06	2006-07
1	2	3	4	5	6	7	8	9	10	11	12
	Private Sector Banks	8.07	5.84	3.77	2.45	2.20	4.95	2.84	1.85	1.01	0.97
	Old Private Sector Banks	8.86	7.59	5.97	4.39	3.13	5.54	3.85	2.74	1.65	0.96
1.	Bank of Rajasthan Ltd.	11.39	9.14	5.34	3.26	2.08	6.80	2.99	2.50	0.99	0.24
2.	Bharat Overseas Bank Ltd.	6.75	4.99	3.44	3.21	-	3.30	2.26	1.56	1.87	-
3.	Catholic Syrian Bank Ltd.	13.01	8.84	7.16	5.76	4.19	7.89	4.65	3.80	2.78	1.98
4.	City Union Bank Ltd.	12.11	10.36	5.89	4.32	2.58	8.16	6.37	3.37	1.95	1.09
5.	Dhanalakshmi Bank Ltd.	13.18	11.43	8.51	6.71	5.06	9.71	7.06	3.92	2.82	1.75
6.	Federal Bank Ltd.	8.21	7.44	7.29	4.62	2.95	4.95	2.89	2.21	0.95	0.44
7.	Ganesh Bk of Kurundwad Ltd.	18.42	17.32	18.04	-	-	12.90	10.59	8.32	-	-
8.	ING Vysya Bank Ltd.	3.61	2.65	2.14	1.77	1.05	3.55	2.60	2.13	1.76	0.95
9.	Jammu and Kashmir Bank Ltd.	3.11	3.04	2.72	2.51	2.89	1.59	1.49	1.41	0.92	1.14
10.	Karnataka Bank Ltd.	12.99	11.93	7.58	5.13	3.95	7.34	4.98	2.29	1.17	1.21
11.	Karur Vysya Bank Ltd.	7.46	5.83	5.10	3.91	2.82	4.16	2.32	1.66	0.81	0.23
12.	Lakshmi Vilas Bank Ltd.	11.47	10.15	7.88	4.14	3.57	7.11	5.40	4.98	1.88	1.58
13.	Lord Krishna Bank Ltd.	8.96	8.32	6.39	4.89	7.72	6.33	6.05	4.22	3.12	4.37
14.	Nainital Bank Ltd.	6.11	4.00	2.57	1.91	1.95	-	-	-	-	-
15.	Ratnakar Bank Ltd.	11.96	10.63	10.31	7.59	6.81	7.42	5.58	5.54	2.61	1.92
16.	Sangli Bank Ltd.	12.45	11.79	8.95	6.67	29.06	6.87	6.56	4.30	2.34	7.08
17.	SBI Commercial & International Bank Ltd.	38.48	41.28	24.06	15.20	3.28	20.85	18.31	7.65	3.81	0.19
18.	South Indian Bank Ltd.	9.27	7.59	6.64	4.99	3.94	5.96	4.55	3.81	1.86	0.98
19.	Tamilnad Mercantile Bank Ltd.	16.06	13.79	11.26	7.02	4.54	8.66	5.00	2.95	2.17	0.98
20.	United Western Bank Ltd.	13.58	13.14	10.87	11.47	-	9.50	8.96	5.83	5.67	-
	New Private Sector Banks	7.64	4.99	3.59	1.74	1.93	4.63	2.36	1.85	0.78	0.97
21.	Axis Bank	3.16	2.88	1.98	1.68	1.13	2.26	1.20	1.39	0.99	0.72
22.	Bank of Punjab Ltd.	9.23	6.20	9.43	-	-	7.17	4.69	4.64	-	-
23.	Centurion Bank of Punjab Ltd.	15.88	12.96	6.81	4.73	2.79	7.92	4.43	2.49	1.13	1.26
24.	Development Credit Bank Ltd.	9.56	8.19	14.19	15.01	5.14	7.76	4.87	6.34	4.50	1.64
25.	HDFC Bank	2.22	1.86	1.69	1.44	1.39	0.37	0.16	0.24	0.44	0.43
26.	ICICI Bank	8.72	4.70	4.27	1.51	2.08	5.21	2.21	1.65	0.72	1.02
27.	IndusInd Bank Ltd.	4.94	3.30	3.53	2.86	3.07	4.25	2.72	2.71	2.09	2.47
28.	Kotak Mahindra Bank Ltd.	1.20	0.85	0.69	0.59	2.53	0.11	0.17	0.37	0.24	1.98
29.	Yes Bank	-	-	-	-	-	-	-	-	-	-

Appendix Table III.28: 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				
		2002-03	2003-04	2004-05	2005-06	2006-07	2002-03	2003-04	2004-05	2005-06	2006-07
1	2	3	4	5	6	7	8	9	10	11	12
	Foreign Banks in India	5.25	4.62	2.85	1.95	1.77	1.76	1.48	0.86	0.83	0.73
1.	ABN-AMRO Bank N.V.	3.25	3.15	2.26	0.34	0.55	1.59	0.88	0.35	0.11	0.12
2.	Abu Dhabi Commercial Bank Ltd.	17.53	38.78	34.42	38.80	16.44	9.67	27.39	12.73	15.97	0.63
3.	American Express Bank Ltd.	19.29	16.47	1.63	1.01	1.35	8.69	5.68	0.99	0.58	0.77
4.	Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-	-
5.	Arab Bangladesh Bank Ltd.	4.49	0.68	0.32	-	-	1.50	0.34	0.18	-	-
6.	Bank Internasional Indonesia	64.62	97.07	66.55	3.24	-	15.18	69.57	10.49	-	-
7.	Bank of America NA	1.03	0.84	0.57	0.02	-	0.05	-	-	-	-
8.	Bank of Bahrain and Kuwait B.S.C.	13.77	21.90	20.77	21.24	17.92	11.26	17.73	5.53	1.28	0.11
9.	Bank of Ceylon	36.08	37.91	33.41	46.89	45.58	25.98	21.85	13.76	23.74	14.85
10.	Bank of Nova Scotia	11.02	11.48	4.66	2.81	0.61	8.64	9.07	3.08	1.00	-
11.	Bank of Tokyo-Mitsubishi Ltd.	2.76	2.18	1.43	0.77	0.49	0.13	0.21	0.01	0.11	0.07
12.	Barclays Bank PLC	64.01	65.36	-	-	-	-	-	-	-	-
13.	BNP Paribas	6.17	6.56	3.48	2.17	1.63	3.77	2.70	-	-	-
14.	Calyon Bank	34.89	43.96	4.24	0.94	0.30	0.51	0.26	0.30	0.15	-
15.	Chinatrust Commercial Bank	0.65	9.25	24.33	3.53	2.49	-	5.76	6.02	1.80	0.28
16.	Citibank N.A.	1.94	2.52	2.01	1.58	1.60	1.17	1.40	1.00	0.95	1.02
17.	Deutsche Bank AG	2.49	0.97	0.33	0.32	0.22	-	-	-	-	0.01
18.	Development Bank of Singapore Ltd.	12.65	-	-	-	-	10.37	-	-	-	-
19.	HSBC Ltd.	5.09	4.20	3.16	1.86	1.69	1.03	0.70	0.50	0.58	0.43
20.	ING Bank N.V.	44.13	-	-	-	-	-	-	-	-	-
21.	JPMorgan Chase Bank	-	-	-	-	7.32	-	-	-	-	2.17
22.	Krung Thai Bank Public Co. Ltd.	-	-	-	-	-	-	-	-	-	-
23.	Mashreqbank psc	31.32	41.31	39.51	28.54	-	-	-	-	-	-
24.	Mizuho Corporate Bank Ltd.	11.99	11.93	8.22	2.13	1.02	0.76	-	-	0.15	0.08
25.	Oman International Bank S.A.O.G.	91.50	96.51	95.85	96.86	98.87	42.13	61.39	55.05	40.47	-
26.	Shinhan Bank	0.98	1.60	-	-	-	0.48	0.81	-	-	-
27.	Societe Generale	13.89	10.21	6.91	1.92	0.90	-	1.36	-	-	-
28.	Sonali Bank	6.49	7.49	7.86	23.50	17.75	4.52	1.42	1.75	0.75	-
29.	Standard Chartered Bank	3.17	2.91	2.73	2.80	2.62	0.31	0.52	1.12	1.57	1.43
30.	State Bank of Mauritius Ltd.	17.67	6.91	7.65	4.59	-	14.20	4.64	4.08	1.91	-
31.	UFJ Bank Ltd.	10.88	-	-	-	-	8.60	-	-	-	-

- : Nil/Negligible.

Source : 1. Balance sheets of respective banks.
2. Off-site returns (domestic).