

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF
SCHEDULED COMMERCIAL BANKS — 2002 TO 2007**

(Amount in Rs. crore)

| Bank group / 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) |
| Public Sector Banks | | | | | | |
| 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 |
| 2006 | 1029493 | 96.1 | 11394 | 1.1 | 24804 | 2.3 |
| 2007 | 1335175 | 97.2 | 14147 | 1.0 | 19944 | 1.5 |
| Indian Private Banks | | | | | | |
| 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 |
| 2006 | 296020 | 97.4 | 2396 | 0.8 | 4438 | 1.5 |
| 2007 | 382628 | 97.6 | 4378 | 1.1 | 3923 | 1.0 |
| Foreign Banks | | | | | | |
| 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 |
| 2006 | 96772 | 97.9 | 946 | 1.0 | 698 | 0.7 |
| 2007 | 125415 | 98.1 | 1367 | 1.1 | 631 | 0.5 |
| All Scheduled Commercial Banks | | | | | | |
| 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 |
| 2006 | 1422285 | 96.5 | 14736 | 1.0 | 29940 | 2.0 |
| 2007 | 1843218 | 97.3 | 19892 | 1.1 | 24498 | 1.3 |

Source : Department of Banking Supervision, RBI.

**TABLE 7.1 : BANK GROUP-WISE CLASSIFICATION OF LOAN ASSETS OF
SCHEDULED COMMERCIAL BANKS — 2002 TO 2007 (Concl.)**

(Amount in Rs. crore)

| Bank group / Years | As on March 31 | | | | |
|---------------------------------------|----------------|----------|-----------------------|------------------------|----------------------------|
| | Loss Assets | | Total NPAs | | Total Advances |
| | Amount | Per cent | Amount | Per cent | |
| | (7) | (8) | (9) {=(3)+(5)+(7)} | (10) {=(4)+(6)+(8)} | (11) {=(1)+(3)+(5)+(7)} |
| Public Sector Banks | | | | | |
| 2002 | 7061 | 1.4 | 56507 | 11.1 | 509369 |
| 2003 | 6840 | 1.2 | 54089 | 9.4 | 577813 |
| 2004 | 5876 | 0.9 | 51541 | 7.8 | 661976 |
| 2005 | 5771 | 0.7 | 46597 | 5.4 | 870850 |
| 2006 | 5181 | 0.5 | 41379 | 3.9 | 1070872 |
| 2007 | 4510 | 0.3 | 38601 | 2.8 | 1373776 |
| Indian Private Banks | | | | | |
| 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 |
| 2006 | 940 | 0.3 | 7774 | 2.6 | 303794 |
| 2007 | 941 | 0.2 | 9242 | 2.4 | 391870 |
| Foreign Banks | | | | | |
| 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 |
| 2006 | 446 | 0.5 | 2090 | 2.1 | 98862 |
| 2007 | 454 | 0.4 | 2452 | 1.9 | 127867 |
| All Scheduled Commercial Banks | | | | | |
| 2002 | 8370 | 1.2 | 70953 | 10.4 | 680868 |
| 2003 | 8911 | 1.1 | 70313 | 9.1 | 776507 |
| 2004 | 7625 | 0.8 | 64897 | 7.2 | 902026 |
| 2005 | 7241 | 0.6 | 57546 | 4.9 | 1171210 |
| 2006 | 6567 | 0.4 | 51243 | 3.5 | 1473528 |
| 2007 | 5905 | 0.3 | 50295 | 2.7 | 1893513 |

Source : Department of Banking Supervision, RBI.