

**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				
		2003-04	2004-05	2005-06	2006-07	2007-08	2003-04	2004-05	2005-06	2006-07	2007-08
1		2	3	4	5	6	7	8	9	10	11
	Scheduled Commercial Banks	7.20	5.20	3.29	2.51	2.25	2.90	2.00	1.22	1.01	1.00
	Public Sector Banks	7.79	5.53	3.64	2.66	2.23	2.99	2.06	1.32	1.05	0.99
	Nationalised Banks	8.21	5.82	3.81	2.69	2.06	3.14	1.85	1.16	0.92	0.77
1.	Allahabad Bank	8.66	5.80	3.94	2.61	2.01	2.37	1.28	0.84	1.07	0.80
2.	Andhra Bank	4.60	2.46	1.94	1.41	1.08	0.93	0.28	0.24	0.17	0.15
3.	Bank of Baroda	10.52	7.30	3.90	2.47	1.84	4.95	1.45	0.86	0.60	0.47
4.	Bank of India	7.86	5.45	3.72	2.42	1.68	4.49	2.80	1.49	0.95	0.52
5.	Bank of Maharashtra	7.70	7.00	5.53	3.50	2.57	2.46	2.15	2.03	1.21	0.87
6.	Canara Bank	6.33	3.89	2.25	1.51	1.31	2.89	1.88	1.11	0.94	0.84
7.	Central Bank of India	12.55	9.50	6.85	4.81	3.16	5.57	2.98	2.59	1.70	1.45
8.	Corporation Bank	5.03	3.41	2.56	2.05	1.47	1.80	1.12	0.64	0.47	0.32
9.	Dena Bank	14.82	9.67	6.44	4.08	2.45	9.40	5.23	3.04	1.99	0.94
10.	Indian Bank	7.98	4.19	2.91	1.85	1.21	2.71	1.35	0.79	0.35	0.24
11.	Indian Overseas Bank	7.40	5.28	3.43	2.34	1.63	2.85	1.27	0.65	0.55	0.60
12.	Oriental Bank of Commerce	5.87	9.06	5.95	3.20	2.31	-	1.29	0.49	0.49	0.99
13.	Punjab and Sind Bank	18.16	17.17	9.61	2.43	0.74	9.62	8.11	2.42	0.66	0.37
14.	Punjab National Bank	9.35	5.96	4.10	3.45	2.74	0.98	0.20	0.28	0.76	0.64
15.	Syndicate Bank	7.33	5.17	4.00	2.95	2.71	2.57	1.59	0.86	0.76	0.97
16.	UCO Bank	6.93	4.96	3.27	3.17	2.97	3.65	2.93	2.10	2.14	1.98
17.	Union Bank of India	7.59	5.01	3.84	2.94	2.18	2.87	2.64	1.56	0.96	0.17
18.	United Bank of India	9.07	6.14	4.66	3.61	2.70	3.75	2.43	1.95	1.50	1.10
19.	Vijaya Bank	3.44	2.94	3.17	2.29	1.60	0.91	0.59	0.85	0.59	0.57
	State Bank Group	6.98	5.32	3.31	2.59	2.58	2.70	2.23	1.63	1.32	1.43
20.	State Bank of India	7.75	5.96	3.60	2.92	3.04	3.45	2.65	1.88	1.56	1.78
21.	State Bank of Bikaner and Jaipur	5.36	3.26	2.42	2.23	1.73	1.24	1.61	1.18	1.09	0.83
22.	State Bank of Hyderabad	5.60	3.46	2.14	1.24	0.87	0.65	0.61	0.36	0.22	0.16
23.	State Bank of Indore	3.99	3.28	3.02	1.90	1.45	-	1.00	1.83	1.04	0.73
24.	State Bank of Mysore	7.76	4.56	3.30	2.29	1.69	2.96	0.92	0.74	0.45	0.43
25.	State Bank of Patiala	3.71	4.13	2.41	1.80	1.42	-	1.23	0.99	0.83	0.60
26.	State Bank of Saurashtra	3.68	2.70	1.85	1.10	1.42	-	1.40	1.16	0.70	0.91
27.	State Bank of Travancore	5.63	4.29	3.18	2.16	2.01	1.39	1.81	1.47	1.08	0.94
	Other Public Sector Bank										
28.	IDBI Bank Ltd.	-	2.92	1.98	1.89	1.87	-	1.74	1.07	1.12	1.30

**Appendix Table III.28: Non-Performing Assets as percentage of Advances -
Scheduled Commercial Banks (Continued)**

(Per cent)

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		2003-04	2004-05	2005-06	2006-07	2007-08	2003-04	2004-05	2005-06	2006-07	2007-08
1		2	3	4	5	6	7	8	9	10	11
	Private Sector Banks	5.84	3.77	2.45	2.17	2.47	2.84	1.85	1.01	0.96	1.09
	Old Private Sector Banks	7.59	5.97	4.39	3.00	2.25	3.85	2.74	1.65	0.91	0.66
1.	Bank of Rajasthan Ltd.	9.14	5.34	3.26	2.08	1.68	2.99	2.50	0.99	0.24	0.42
2.	Catholic Syrian Bank Ltd.	8.84	7.16	5.76	4.19	3.88	4.65	3.80	2.78	1.98	1.61
3.	City Union Bank Ltd.	10.36	5.89	4.32	2.58	1.81	6.37	3.37	1.95	1.09	0.98
4.	Dhanalakshmi Bank Ltd.	11.43	8.51	6.71	5.06	2.95	7.06	3.92	2.82	1.75	0.88
5.	Federal Bank Ltd.	7.44	7.29	4.62	2.95	2.42	2.89	2.21	0.95	0.44	0.23
6.	ING Vysya Bank Ltd.	2.65	2.14	1.77	1.05	0.79	2.60	2.13	1.76	0.70	0.79
7.	Jammu and Kashmir Bank Ltd.	3.04	2.72	2.51	2.89	2.53	1.49	1.41	0.92	1.13	1.07
8.	Karnataka Bank Ltd.	11.93	7.58	5.13	3.95	3.42	4.98	2.29	1.17	1.22	0.98
9.	Karur Vysya Bank Ltd.	5.83	5.10	3.91	2.82	2.03	2.32	1.66	0.81	0.23	0.18
10.	Lakshmi Vilas Bank Ltd.	10.15	7.88	4.14	3.57	3.51	5.40	4.98	1.88	1.58	1.55
11.	Lord Krishna Bank Ltd.	8.32	6.39	4.89	7.72	-	6.05	4.22	3.12	4.37	-
12.	Nainital Bank Ltd.	4.00	2.57	1.91	1.95	1.85	-	-	-	-	-
13.	Ratnakar Bank Ltd.	10.63	10.31	7.59	6.81	6.01	5.58	5.54	2.61	1.92	0.99
14.	Sangli Bank Ltd.	11.79	8.95	6.67	29.06	-	6.56	4.30	2.34	7.18	-
15.	SBI Commercial & International Bank Ltd.	41.28	24.06	15.20	3.28	1.45	18.31	7.65	3.81	-	-
16.	South Indian Bank Ltd.	7.59	6.64	4.99	3.94	1.78	4.55	3.81	1.86	0.98	0.33
17.	Tamilnad Mercantile Bank Ltd.	13.79	11.26	7.02	4.54	2.25	5.00	2.95	2.17	0.98	0.38
	New Private Sector Banks	4.99	3.59	1.74	1.90	2.54	2.36	1.85	0.78	0.97	1.21
18.	Axis Bank	2.88	1.98	1.68	1.13	0.83	1.20	1.39	0.99	0.72	0.42
19.	Centurion Bank of Punjab Ltd.	12.96	6.81	4.73	2.79	3.28	4.43	2.49	1.13	1.26	1.65
20.	Development Credit Bank Ltd.	8.19	14.19	15.01	5.14	1.55	4.87	6.34	4.50	1.64	0.66
21.	HDFC Bank	1.86	1.69	1.44	1.39	1.42	0.16	0.24	0.44	0.43	0.47
22.	ICICI Bank	4.70	4.27	1.51	2.08	3.30	2.21	1.65	0.72	1.02	1.55
23.	IndusInd Bank Ltd.	3.30	3.53	2.86	3.07	3.04	2.72	2.71	2.09	2.47	2.27
24.	Kotak Mahindra Bank Ltd.	0.85	0.69	0.59	2.53	2.79	0.17	0.37	0.24	1.98	1.78
25.	Yes Bank	-	-	-	-	0.11	-	-	-	-	0.09

**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				
		2003-04	2004-05	2005-06	2006-07	2007-08	2003-04	2004-05	2005-06	2006-07	2007-08
1		2	3	4	5	6	7	8	9	10	11
	Foreign Banks in India	4.62	2.85	1.95	1.77	1.75	1.48	0.86	0.83	0.97	1.21
1.	AB Bank Ltd.	0.68	0.32	-	-	10.20	0.34	0.18	-	-	9.25
2.	ABN-AMRO Bank N.V.	3.15	2.26	0.34	0.55	1.43	0.88	0.35	0.11	0.12	0.85
3.	Abu Dhabi Commercial Bank Ltd.	38.78	34.42	38.80	16.44	10.73	27.39	12.73	15.97	0.63	-
4.	American Express Bank Ltd.	16.47	1.63	1.01	1.35	-	5.68	0.99	0.58	0.77	-
5.	Antwerp Diamond Bank	-	-	-	-	-	-	-	-	-	-
6.	Bank Internasional Indonesia	97.07	66.55	3.24	-	-	69.57	10.49	-	-	-
7.	Bank of America NA	0.84	0.57	0.02	0.02	0.02	-	-	-	-	-
8.	Bank of Bahrain and Kuwait B.S.C.	21.90	20.77	21.24	17.92	8.42	17.73	5.53	1.28	0.12	1.51
9.	Bank of Ceylon	37.91	33.41	46.89	45.58	29.55	21.85	13.76	23.74	14.96	4.01
10.	Bank of Nova Scotia	11.48	4.66	2.81	0.61	0.04	9.07	3.08	1.00	-	-
11.	Bank of Tokyo-Mitsubishi UFJ Ltd.	2.18	1.43	0.77	0.49	-	0.21	0.01	0.11	-	-
12.	Barclays Bank PLC	65.36	-	-	-	0.69	-	-	-	-	0.42
13.	BNP Paribas	6.56	3.48	2.17	1.63	0.89	2.70	-	-	-	-
14.	Calyon Bank	43.96	4.24	0.94	0.30	0.11	0.26	0.30	0.15	-	-
15.	Chinatrust Commercial Bank	9.25	24.33	3.53	2.49	1.00	5.76	6.02	1.80	0.27	-
16.	Citibank N.A.	2.52	2.01	1.58	1.60	2.03	1.40	1.00	0.95	1.02	1.23
17.	DBS Bank Ltd.	-	-	-	-	0.22	-	-	-	-	0.05
18.	Deutsche Bank AG	0.97	0.33	0.32	0.22	0.66	-	-	-	0.01	0.22
19.	HSBC Ltd.	4.20	3.16	1.86	1.69	2.29	0.70	0.50	0.58	0.43	0.58
20.	JPMorgan Chase Bank	-	-	-	7.32	10.48	-	-	-	2.17	2.12
21.	Krung Thai Bank Public Co. Ltd.	-	-	-	-	-	-	-	-	-	-
22.	Mashreq Bank PSC	41.31	39.51	28.54	-	-	-	-	-	-	-
23.	Mizuho Corporate Bank Ltd.	11.93	8.22	2.13	1.02	0.76	-	-	0.15	-	-
24.	Oman International Bank S.A.O.G.	96.51	95.85	96.86	98.87	-	61.39	55.05	40.47	-	-
25.	Shinhan Bank	1.60	-	-	-	-	0.81	-	-	-	-
26.	Societe Generale	10.21	6.91	1.92	0.90	-	1.36	-	-	-	-
27.	Sonali Bank	7.49	7.86	23.50	17.75	10.05	1.42	1.75	0.75	-	-
28.	Standard Chartered Bank	2.91	2.73	2.80	2.62	2.14	0.52	1.12	1.57	1.43	1.04
29.	State Bank of Mauritius Ltd.	6.91	7.65	4.59	-	-	4.64	4.08	1.91	-	-

-: Nil/Negligible.

Source : 1. Balance sheets of respective banks.

2. Off-site returns (domestic).