

Table 52 : Non-Performing Assets (NPA) and Capital Adequacy Ratio (CAR) of Scheduled Commercial Banks - 1996-98

Bank Group/Bank	As on 31st March								
	Gross NPA as percentage to gross Advances			Net NPA as percentage to net Advances			Capital Adequacy Ratio		
	1996	1997	1998*	1996	1997	1998*	1996	1997	1998*
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
State Bank of India and its Associates									
State Bank of India	15.96	16.02	14.14	6.61	7.30	6.07	11.60	12.17	14.58
State Bank of Bikaner and Jaipur	12.45	13.83	11.73	6.11	7.96	7.13	9.33	8.82	10.65
State Bank of Hyderabad	17.89	19.19	18.96	9.94	11.42	10.88	9.90	10.84	10.83
State Bank of Indore	14.20	15.81	15.05	9.62	11.29	10.96	8.80	9.31	9.83
State Bank of Mysore	14.54	16.92	17.47	8.59	10.96	10.75	8.81	10.80	11.61
State Bank of Patiala	11.49	11.32	11.88	6.60	5.88	7.04	9.51	11.25	13.24
State Bank of Saurashtra	13.50	14.79	14.83	5.70	6.05	6.57	12.38	12.14	18.14
State Bank of Travancore	11.74	14.49	20.06	7.38	8.82	12.21	9.40	8.17	11.48
Nationalised Banks									
Allahabad Bank	23.98	23.93	23.18	16.00	14.84	15.09	9.68	11.00	11.64
Andhra Bank	11.61	11.81	9.86	3.29	4.10	2.92	5.07	12.05	12.37
Bank of Baroda	16.16	17.15	14.63	8.15	7.53	6.60	11.19	11.80	12.05
Bank of India	14.49	11.78	11.55	7.00	6.93	7.34	8.44	10.26	9.11
Bank of Maharashtra	21.87	20.67	17.39	9.39	9.66	8.59	8.49	9.07	10.90

Canara Bank	17.93	20.26	18.69	7.45	9.32	7.52	10.38	10.17	9.54
Central Bank of India	23.91	25.00	20.47	13.49	14.40	12.21	2.63	9.41	10.40
Corporation Bank	9.67	9.92	7.60	2.26	3.63	2.93	11.30	11.30	16.90
Dena Bank	14.70	15.10	13.73	7.30	9.38	8.28	8.27	10.81	11.88
Indian Bank	34.15	39.12	38.96	23.87	25.24	26.01	Negative	-18.81	1.41
Indian Overseas Bank	22.59	15.80	13.38	8.57	7.64	6.26	5.95	10.07	9.34
Oriental Bank of Commerce	5.68	7.36	6.16	3.60	5.64	4.50	16.99	17.53	15.28
Punjab National Bank	18.74	16.31	14.50	12.70	10.38	9.57	8.23	9.15	8.81
Punjab & Sind Bank	27.70	30.71	26.79	10.34	12.04	10.84	3.31	9.23	11.39
Syndicate Bank	20.97	19.32	15.31	8.39	7.53	5.78	8.42	8.80	10.50
Union Bank of India	10.38	10.38	11.18	5.94	6.98	7.66	9.50	10.53	10.86
United Bank of India	38.00	36.20	33.50	23.28	19.20	14.10	3.50	8.23	8.41
United Commercial Bank	24.54	28.35	24.04	11.43	13.73	11.14	7.83	3.16	9.07
Vijaya Bank	20.36	18.73	15.21	11.90	9.56	7.60	Negative	11.53	10.30
Other Scheduled Commercial Banks									
Bank of Madura	8.49	10.64	11.60	4.80	6.20	5.70	10.93	12.19	13.72
Bank of Rajasthan	6.29	12.07	17.14	4.40	8.82	9.14	11.08	10.13	5.54
Bareilly Corporation Bank	-	17.60	16.41	7.90	6.56	5.19	2.84	2.95	3.56
Bharat Overseas Bank	6.49	8.10	8.36	1.65	3.81	4.40	10.57	12.51	13.09
Catholic Syrian Bank	8.91	10.56	16.86	5.13	5.87	11.27	2.25	2.51	3.04

City Union Bank	6.94	8.50	11.03	4.49	5.30	7.54	9.26	9.47	11.60
Dhanalaxmi Bank	4.67	6.75	15.68	1.82	4.51	11.01	8.93	9.75	11.39
Development Credit Bank	9.95	7.92	6.98	5.24	5.93	5.02	27.35	23.47	19.79
Federal Bank	6.13	7.00	7.34	3.94	7.16	5.28	8.35	9.22	9.43
Ganesh Bank of Kurundwad	12.56	10.90	10.14	7.62	10.75	6.18	8.14	8.00	8.04
Jammu & Kashmir Bank	12.07	12.14	9.45	5.09	6.03	4.57	13.40	15.58	20.48
Karnataka Bank	4.61	4.47	4.98	2.37	3.12	3.06	12.74	12.27	13.23
Karur Vysya Bank	1.67	3.06	4.04	0.86	1.20	1.87	10.92	12.76	14.47
Lakshmi Vilas Bank	5.86	8.85	9.86	2.19	4.66	6.07	9.80	10.64	10.35
Lord Krishna Bank	4.34	11.36	21.15	3.57	8.53	14.09	7.42	5.40	8.35
Nainital Bank	21.03	17.42	15.47	13.20	9.48	5.99	9.19	9.86	9.46
Nedungadi Bank	9.96	8.68	12.30	7.76	6.17	9.41	4.34	11.97	12.85
Ratnakar Bank	11.94	11.98	12.56	7.37	6.87	6.84	11.11	9.85	10.41
Sangli Bank	22.76	27.83	23.52	10.26	11.28	9.43	6.21	8.03	10.98
South Indian Bank	8.43	9.28	10.26	4.94	5.87	6.16	8.27	8.27	9.40
SBI Commerce & International Bank	27.08	26.06	20.39	9.25	6.48	7.89	11.56	30.59	27.69
Tamilnad Mercantile Bank	7.23	7.76	10.42	3.33	3.45	5.37	12.88	15.65	19.11
The Benares State Bank	26.55	20.15	20.97	17.62	11.30	16.85	3.41	2.99	4.12
United Western Bank	11.98	11.22	7.76	9.36	8.63	5.73	10.65	10.20	9.87
Vysya Bank	4.71	7.96	15.07	3.54	5.17	8.45	11.91	14.21	12.48

Bank of Punjab	-	4.98	1.69	-	1.59	1.14	35.03	18.65	16.34
Centurion Bank	-	-	0.24	-	-	0.19	60.00	27.00	20.00
Global Trust Bank	0.01	5.91	4.36	-	4.47	2.98	9.36	10.16	10.28
HDFC Bank	-	0.50	3.04	-	-	1.24	23.53	22.25	13.92
ICICI Bank	-	2.24	1.93	-	1.73	1.14	17.52	13.04	13.48
IDBI Bank	-	1.28	0.36	-	1.00	0.32	162.00	17.90	9.82
IndusInd Bank	-	2.74	5.33	-	2.08	3.96	18.19	12.90	17.91
Times Bank	-	0.54	1.60	-	0.46	1.41	29.40	15.39	11.26
UTI Bank	2.68	4.33	7.15	-	3.66	5.63	16.22	14.43	9.72
Foreign Banks									
ABN Amro Bank	0.26	1.28	1.61	0.05	1.15	0.42	8.13	9.16	9.82
Abu-Dhabi Commercial Bank	6.10	3.59	8.41	3.78	1.71	5.94	8.65	9.47	10.29
American Express Bank	1.89	5.97	3.51	0.23	3.26	1.21	8.06	10.40	9.86
Bank of Bahrain & Kuwait	4.24	10.95	23.61	3.18	9.75	15.22	18.93	17.10	10.48
Bank of Nova Scotia, Toronto	2.58	12.82	10.68	1.00	7.46	2.80	9.19	8.23	10.30
Bank of America	0.07	0.07	0.06	-0.11	--	0.17	7.12	8.37	8.95
Bank of Tokyo	4.91	22.44	43.38	1.83	17.36	15.20	8.54	8.88	8.73
Banque Indosuez	2.18	15.63	31.95	1.51	6.75	16.44	8.38	8.83	8.40
Banque Nationale de Paris	1.14	1.52	2.72	--	--	--	8.71	8.88	8.80
Barclays Bank	--	7.77	N.A.	--	5.10	9.30	9.56	11.62	14.52

British Bank of Middle East	4.51	9.55	18.47	2.40	6.50	11.79	10.31	12.07	10.01
Citibank	0.45	1.54	1.22	-0.08	0.63	0.57	10.10	9.46	8.61
Credit Lyonnais	1.16	2.16	10.15	--	0.43	3.10	7.47	8.86	8.70
Deutsche Bank (Asia)	0.06	2.33	N.A.	--	1.77	1.28	7.77	9.31	9.69
Grindlays Bank	3.84	3.81	N.A.	0.26	0.28	0.59	8.68	8.98	9.05
Hongkong & Shanghai Bank	4.17	7.65	7.91	0.51	1.79	1.99	12.37	11.91	9.82
Mashreq Bank	1.97	27.42	31.28	1.44	22.30	22.49	10.97	17.52	29.84
Oman International Bank	19.14	18.71	45.20	7.91	5.33	25.40	8.71	12.36	13.38
Sakura Bank	1.54	1.94	N.A.	0.59	1.10	3.61	11.45	12.19	11.84
Sanwa Bank	0.62	0.49	4.39	0.59	0.22	0.69	33.47	24.02	30.35
Societe Generale	0.80	6.10	18.09	0.10	4.82	14.24	8.76	10.55	10.93
Sonali Bank	5.97	1.83	N.A.	--	--	0.03	8.49	13.54	27.80
State Bank of Mauritius	11.36	36.01	2.46	10.35	33.00	1.79	100.09	66.42	73.50
Standard Chartered Bank	4.70	5.59	7.13	3.30	2.88	2.42	15.62	8.60	8.50

Notes : 1. *Provisional
2. NA - Not available

-- : Nil or negligible.

Source : Report on Trend and Progress of Banking in India, 1997-98, Reserve Bank of India.