

**TABLE 65 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS
BANK GROUP-WISE**

(Amount in ₹ Billion)

Year (end-March)	Advances		Non-Performing Assets (NPAs)					
	Gross	Net	Gross			Net		
			Amount	As	As	Amount	As	As
				Percentage of Gross Advances	Percentage of Total Assets		Percentage of Net Advances	Percentage of Total Assets
1	2	3	4	5	6	7	8	9
Scheduled Commercial Banks								
2004-05	11526.82	11156.63	593.73	5.2	2.5	217.54	2.0	0.9
2005-06	15513.78	15168.11	510.97	3.3	1.8	185.43	1.2	0.7
2006-07	20125.10	19812.37	504.86	2.5	1.5	201.01	1.0	0.6
2007-08	25078.85	24769.36	563.09	2.3	1.3	247.30	1.0	0.6
2008-09	30382.54	29999.24	683.28	2.3	1.3	315.64	1.1	0.6
2009-10	35449.65	34970.92	846.98	2.4	1.4	387.23	1.1	0.6
2010-11	40120.79	42987.04	979.00	2.5	1.4	417.00	1.1	0.6
2011-12	46488.08	50735.59	1423.26	3.1	1.7	650.19	1.3	0.8
2012-13	59718.20	58797.73	1935.09	3.2	2.0	986.09	1.7	1.0
2013-14	68757.48	67352.13	2633.72	3.8	2.4	1423.83	2.1	1.3
2014-15	75606.66	73881.60	3233.35	4.3	2.7	1758.41	2.4	1.5
2015-16	81673.45	78964.67	6119.47	7.5	4.7	3498.20	4.4	2.7
Public Sector Banks								
2004-05	8778.25	8489.12	483.99	5.5	2.7	169.04	2.1	1.0
2005-06	11347.24	11062.88	413.58	3.6	2.1	145.66	1.3	0.7
2006-07	14644.93	14401.46	389.68	2.7	1.6	151.45	1.1	0.6
2007-08	18190.74	17974.01	404.52	2.2	1.3	178.36	1.0	0.6
2008-09	22834.73	22592.12	449.57	2.0	1.2	211.55	0.9	0.6
2009-10	27334.58	27013.00	599.26	2.2	1.3	293.75	1.1	0.7
2010-11	30798.04	33056.32	746.00	2.4	1.4	360.00	1.2	0.7
2011-12	35503.89	38773.08	1172.62	3.3	1.9	592.05	1.5	1.0
2012-13	45601.69	44728.45	1644.61	3.6	2.4	899.52	2.0	1.3
2013-14	52159.20	51011.37	2272.64	4.4	2.9	1303.62	2.6	1.6
2014-15	56167.18	54762.50	2784.68	5.0	3.2	1599.51	2.9	1.8
2015-16	58183.48	55935.77	5399.56	9.3	6.0	3203.76	5.7	3.5
Old Private Sector Banks								
2004-05	704.12	677.42	42.00	6.0	3.1	18.59	2.7	1.4
2005-06	851.54	829.57	37.59	4.4	2.5	13.75	1.7	0.9
2006-07	948.72	928.87	29.69	3.1	1.8	8.91	1.0	0.6
2007-08	1134.04	1116.70	25.57	2.3	1.3	7.40	0.7	0.4
2008-09	1303.52	1285.04	30.72	2.4	1.3	11.59	0.9	0.5
2009-10	1563.57	1541.36	36.22	2.3	1.3	12.71	0.8	0.5
2010-11	1872.96	1846.47	36.00	1.9	1.2	9.00	0.5	0.3
2011-12	2329.18	2300.79	42.00	1.8	1.1	13.00	0.6	0.3
2012-13	2731.20	2699.37	52.10	1.9	1.2	20.00	0.7	0.4
New Private Sector Banks								
2004-05	1274.20	1236.55	45.82	3.6	1.6	23.53	1.9	0.8
2005-06	2325.36	2300.05	40.52	1.7	1.0	17.96	0.8	0.4
2006-07	3252.73	3218.65	62.87	1.9	1.1	31.37	1.0	0.5
2007-08	4124.41	4067.33	104.40	2.5	1.4	49.07	1.2	0.7
2008-09	4547.13	4468.24	138.54	3.1	1.7	62.52	1.4	0.8
2009-10	4877.13	4783.58	140.17	2.9	1.6	52.34	1.1	0.6
2010-11	5450.14	6128.86	145.00	2.7	1.3	34.00	0.6	0.3
2011-12	8716.41	7363.23	187.68	2.2	1.1	44.01	0.6	0.3
2012-13	11512.46	8733.11	210.71	1.8	1.1	59.94	0.7	0.3
2013-14	13602.53	13429.35	245.42	1.8	1.1	88.62	0.7	0.4
2014-15	16073.39	15843.12	341.06	2.1	1.3	141.28	0.9	0.5
2015-16	19726.59	19393.39	561.86	2.8	1.8	266.77	1.4	0.9
Foreign Banks In India								
2004-05	770.26	753.54	21.92	2.8	1.4	6.39	0.8	0.4
2005-06	989.65	975.62	19.28	1.9	1.0	8.08	0.8	0.4
2006-07	1278.72	1263.39	22.63	1.8	0.8	9.27	0.7	0.3
2007-08	1629.66	1611.33	28.59	1.8	0.8	12.47	0.8	0.3
2008-09	1697.16	1653.85	64.44	3.8	1.5	29.96	1.8	0.7
2009-10	1674.37	1632.60	71.33	4.3	1.6	29.77	1.8	0.7
2010-11	1993.21	1955.39	50.00	2.5	1.0	12.00	0.6	0.3
2011-12	2267.77	2298.49	62.97	2.8	1.1	14.12	0.6	0.2
2012-13	2604.05	2636.80	79.77	3.1	1.3	26.63	1.0	0.4
2013-14	2995.76	2911.42	115.65	3.9	1.5	31.60	1.1	0.4
2014-15	3366.09	3275.99	107.61	3.2	1.4	17.62	0.5	0.2
2015-16	3763.37	3635.51	158.05	4.2	1.9	27.67	0.8	0.3

Notes : 1. Data for 2015-16 are provisional.

2. Data from 2013-14 pertains to all Private Sector Banks.

3. Data on Scheduled Commercial Banks & Public Sector Banks for 2004-05 include the impact of conversion of a non-banking entity into a banking entity.