

**TABLE 53 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS
BANK GROUP-WISE**

(Amount in ₹ Crore)

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								
2012-13	5988277	5879773	194053	3.2	2.0	98693	1.7	1.0
2013-14	6875748	6735213	263362	3.8	2.4	142421	2.1	1.3
2014-15	7559760	7388160	323335	4.3	2.7	175841	2.4	1.5
2015-16	8173121	7896467	611947	7.5	4.7	349814	4.4	2.7
2016-17	8492565	8116109	791791	9.3	5.6	433121	5.3	3.1
2017-18	9266210	8745997	1039679	11.2	6.8	520838	6.0	3.4
2018-19	10294463	9676183	936474	9.1	5.6	355068	3.7	2.1
2019-20	10918918	10301897	899803	8.2	5.0	289370	2.8	1.6
2020-21	11399608	10806381	835138	7.3	4.3	258050	2.4	1.3
2021-22	12750006	12198767	743640	5.8	3.4	204231	1.7	0.9
2022-23	14756637	14319352	571546	3.9	2.4	135320	0.9	0.6
2023-24	17508590	17142340	480818	2.7	1.7	106732	0.6	0.4
Public Sector Banks								
2012-13	4560169	4472845	165006	3.6	2.4	90037	2.0	1.3
2013-14	5215920	5101137	227264	4.4	2.9	130394	2.6	1.6
2014-15	5615793	5476250	278468	5.0	3.2	159951	2.9	1.8
2015-16	5823907	5593577	539956	9.3	5.9	320376	5.7	3.5
2016-17	5874849	5557232	684732	11.7	7.0	383089	6.9	3.9
2017-18	6141698	5697350	895601	14.6	8.9	454473	8.0	4.5
2018-19	6382461	5892667	739541	11.6	7.3	285122	4.8	2.8
2019-20	6615112	6158112	678317	10.3	6.3	230918	3.7	2.1
2020-21	6770363	6347417	616616	9.1	5.3	196451	3.1	1.7
2021-22	7433006	7043940	542174	7.3	4.3	154745	2.2	1.2
2022-23	8610115	8283763	428197	5.0	3.1	102532	1.2	0.7
2023-24	9773488	9506329	339541	3.5	2.2	72544	0.8	0.5
Old Private Sector Banks								
2012-13	273120	269937	5210	1.9	1.2	2000	0.7	0.4
Private Sector Banks								
2012-13	886023	873252	15800	1.8	1.0	3900	0.4	0.3
2013-14	1360253	1342935	24542	1.8	1.1	8862	0.7	0.4
2014-15	1607329	1584312	34106	2.1	1.3	14128	0.9	0.5
2015-16	1972608	1939339	56186	2.8	1.8	26677	1.4	0.8
2016-17	2266721	2219475	93209	4.1	2.6	47780	2.2	1.3
2017-18	2725891	2662753	129335	4.7	3.0	64380	2.4	1.5
2018-19	3442347	3327328	183604	5.3	3.5	67309	2.0	1.3
2019-20	3776231	3625154	209568	5.5	3.6	55683	1.5	1.0
2020-21	4097040	3929572	197508	4.8	3.1	55377	1.4	0.9
2021-22	4700912	4553541	180769	3.8	2.5	43738	1.0	0.6
2022-23	5462976	5366673	125214	2.3	1.5	29510	0.5	0.3
2023-24	6959146	6861388	129164	1.9	1.2	31594	0.5	0.3
Foreign Banks In India								
2012-13	268966	263680	7977	3.0	1.3	2663	1.0	0.4
2013-14	299575	291142	11565	3.9	1.5	3160	1.1	0.4
2014-15	336638	327599	10761	3.2	1.4	1762	0.5	0.2
2015-16	376607	363551	15805	4.2	1.9	2762	0.8	0.3
2016-17	343822	332335	13629	4.0	1.7	2137	0.6	0.3
2017-18	363305	351016	13849	3.8	1.6	1548	0.4	0.2
2018-19	406881	396726	12242	3.0	1.2	2051	0.5	0.2
2019-20	436066	428076	10208	2.3	0.8	2005	0.5	0.2
2020-21	420617	420780	15044	3.6	1.2	3241	0.8	0.3
2021-22	476085	465484	13786	2.9	1.0	3023	0.6	0.2
2022-23	498738	491029	9526	1.9	0.6	1656	0.3	0.1
2023-24	546121	548474	6523	1.2	0.4	799	0.1	0.0
Small Finance Bank								
2018-19	62775	59461	1087	1.7	1.3	586	1.0	0.7
2019-20	91509	90554	1709	1.9	1.3	765	0.8	0.6
2020-21	111589	108613	5971	5.4	3.7	2981	2.7	1.8
2021-22	140003	135802	6911	4.9	3.4	2725	2.0	1.3
2022-23	184808	177887	8608	4.7	3.2	1622	0.9	0.6
2023-24	229835	226148	5590	2.4	1.7	1796	0.8	0.5

Notes : 1. Data for 2023-24 are provisional.
2. Data for 2013-14 onwards pertains to all Private Sector Banks.
3. Data include the impact of the merger of a non-bank with a bank w.e.f. July 1, 2023.

Source : Annual accounts of banks, and Off-site returns