

**TABLE 64 : 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								
1998-99	399436	367012	58722	14.7	6.2	28020	7.6	2.9
1999-00	475113	444292	60408	12.7	5.5	30073	6.8	2.7
2000-01	558766	526328	63741	11.4	4.9	32461	6.2	2.5
2001-02	680958	645859	70861	10.4	4.6	35554	5.5	2.3
2002-03	778043	740473	68717	8.8	4.1	29692	4.0	1.8
2003-04	902026	862643	64812	7.2	3.3	24396	2.8	1.2
2004-05	1152682	1115663	59373	5.2	2.5	21754	2.0	0.9
2005-06	1551378	1516811	51097	3.3	1.8	18543	1.2	0.7
2006-07	2012510	1981237	50486	2.5	1.5	20101	1.0	0.6
2007-08	2507885	2476936	56309	2.3	1.3	24730	1.0	0.6
2008-09	3038254	2999924	68328	2.3	1.3	31564	1.1	0.6
2009-10	3544965	3497092	84747	2.4	1.4	39126	1.1	0.7
Public Sector Banks								
1998-99	325328	297789	51710	15.9	6.7	24211	8.1	3.1
1999-00	379461	352714	53033	14.0	6.0	26187	7.4	2.9
2000-01	442134	415207	54672	12.4	5.3	27977	6.7	2.7
2001-02	509368	480681	56473	11.1	4.9	27958	5.8	2.4
2002-03	577813	549351	54090	9.4	4.2	24877	4.5	1.9
2003-04	661975	631383	51537	7.8	3.5	19335	3.1	1.3
2004-05	877825	848912	48399	5.5	2.7	16904	2.1	1.0
2005-06	1134724	1106288	41358	3.6	2.1	14566	1.3	0.7
2006-07	1464493	1440146	38968	2.7	1.6	15145	1.1	0.6
2007-08	1819074	1797401	40452	2.2	1.3	17836	1.0	0.6
2008-09	2283473	2259212	44957	2.0	1.2	21155	0.9	0.6
2009-10	2733458	2701300	59926	2.2	1.4	29644	1.1	0.7
Old Private Sector Banks								
1998-99	28979	26017	3784	13.1	5.8	2332	9.0	3.6
1999-00	35404	33879	3815	10.8	5.2	2393	7.1	3.3
2000-01	39738	37973	4346	10.9	5.1	2771	7.3	3.3
2001-02	44057	42286	4851	11.0	5.2	3013	7.1	3.2
2002-03	51329	49436	4550	8.9	4.3	2598	5.2	2.5
2003-04	57908	55648	4398	7.6	3.6	2142	3.8	1.8
2004-05	70412	67742	4200	6.0	3.1	1859	2.7	1.4
2005-06	85154	82957	3759	4.4	2.5	1375	1.7	0.9
2006-07	94872	92887	2969	3.1	1.8	891	1.0	0.6
2007-08	113404	111670	2557	2.3	1.3	740	0.7	0.4
2008-09	130352	128504	3072	2.4	1.3	1159	0.9	0.5
2009-10	156357	154136	3622	2.3	1.4	1271	0.8	0.5
New Private Sector Banks								
1998-99	14070	13714	871	6.2	2.3	611	4.5	1.6
1999-00	22816	22156	946	4.1	1.6	638	2.9	1.1
2000-01	31499	30086	1617	5.1	2.1	929	3.1	1.2
2001-02	76901	74187	6811	8.9	3.9	3663	4.9	2.1
2002-03	94718	89515	7232	7.6	3.8	1365	1.5	0.7
2003-04	119511	115106	5983	5.0	2.4	1986	1.7	0.8
2004-05	127420	123655	4582	3.6	1.6	2353	1.9	0.8
2005-06	232536	230005	4052	1.7	1.0	1796	0.8	0.4
2006-07	325273	321865	6287	1.9	1.1	3137	1.0	0.5
2007-08	412441	406733	10440	2.5	1.4	4907	1.2	0.7
2008-09	454713	446824	13854	3.1	1.7	6252	1.4	0.8
2009-10	487713	478358	14017	2.9	1.6	5234	1.1	0.6
Foreign Banks In India								
1998-99	31059	29492	2357	7.6	3.1	866	2.9	1.1
1999-00	37432	35543	2614	7.0	3.2	855	2.4	1.0
2000-01	45395	43063	3106	6.8	3.0	785	1.8	0.8
2001-02	50631	48705	2726	5.4	2.4	920	1.9	0.8
2002-03	54184	52171	2845	5.3	2.4	903	1.7	0.8
2003-04	62632	60506	2894	4.6	2.1	933	1.5	0.7
2004-05	77026	75354	2192	2.8	1.4	639	0.8	0.4
2005-06	98965	97562	1928	1.9	1.0	808	0.8	0.4
2006-07	127872	126339	2263	1.8	0.8	927	0.7	0.3
2007-08	162966	161133	2859	1.8	0.8	1247	0.8	0.3
2008-09	169716	165385	6444	3.8	1.5	2996	1.8	0.7
2009-10	167437	163260	7180	4.3	1.7	2975	1.8	0.7

Note : 1. Data for 2009-10 are provisional.

2. 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.