

**TABLE 55 : 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 Percentage of Gross Advances	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
1	2	3	4	5	6	7	8	9
Scheduled Commercial Banks								
2008-09	3037586	2999924	68328	2.2	1.3	31564	1.1	0.6
2009-10	3545000	3497054	84698	2.4	1.4	38723	1.1	0.6
2010-11	4357548	4298704	97973	2.2	1.4	41799	1.0	0.6
2011-12	5158878	5073559	142903	2.8	1.7	65205	1.3	0.8
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	10301914	899803	8.2	5.0	289531	2.8	1.6
Public Sector Banks								
2008-09	2282825	2259212	44957	2.0	1.2	21155	0.9	0.6
2009-10	2733458	2701300	59926	2.2	1.3	29375	1.1	0.7
2010-11	3346450	3305632	74664	2.2	1.4	36055	1.1	0.7
2011-12	3942732	3877308	117839	3.0	2.0	59391	1.5	1.0
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
Old Private Sector Banks								
2008-09	130334	128504	3072	2.4	1.3	1159	0.9	0.5
2009-10	156392	154136	3622	2.3	1.3	1137	0.7	0.4
2010-11	187296	184647	3600	1.9	1.2	900	0.5	0.3
2011-12	232918	230079	4200	1.8	1.1	1300	0.6	0.3
2012-13	273120	269937	5210	1.9	1.2	2000	0.7	0.4
Private Sector Banks *								
2008-09	454713	446999	13854	3.0	1.7	6252	1.4	0.8
2009-10	487713	478358	14017	2.9	1.6	5234	1.1	0.6
2010-11	624484	612886	14500	2.3	1.3	3400	0.6	0.3
2011-12	748500	736300	14500	1.9	1.1	3000	0.4	0.2
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	55746	1.5	1.0
Foreign Banks In India								
2008-09	169713	165385	6445	3.8	1.4	2997	1.8	0.7
2009-10	167437	163260	7134	4.3	1.6	2977	1.8	0.7
2010-11	199318	195539	5069	2.5	1.0	1312	0.7	0.3
2011-12	234727	229849	6297	2.7	1.1	1412	0.6	0.2
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	428072	10208	2.3	0.8	2084	0.5	0.2
Small Finance Banks								
2018-19	62775	59461	1087	1.7	1.3	586	1.0	0.7
2019-20	91509	90576	1709	1.9	1.3	784	0.9	0.6

Notes : 1. Data for 2019-20 are provisional.

2. * : For Private Sector Banks, data from 2008-09 till 2012-13 pertain to only new private sector banks. From 2013-14 onwards data pertains to all Private Sector Banks i.e. inclusive of both old and new private sector banks.

3. Data on Small Finance Banks pertain to 7 entities in 2018-19 and 10 entities in 2019-20.

Source : Supervisory returns and Report on Trend and Progress of Banking in India.