

**TABLE 64 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS**  
**BANK GROUP-WISE**

(Amount in Rupees crore)

| Year (end-March)                  | Advances |         | Non-performing assets (NPAs) |                                          |                                        |        |                                        |                                        |
|-----------------------------------|----------|---------|------------------------------|------------------------------------------|----------------------------------------|--------|----------------------------------------|----------------------------------------|
|                                   | Gross    | Net     | Gross                        |                                          |                                        | Net    |                                        |                                        |
|                                   |          |         | Amount                       | As<br>Percentage<br>of gross<br>advances | As<br>Percentage<br>of total<br>assets | Amount | As<br>Percentage<br>of net<br>advances | As<br>Percentage<br>of Total<br>Assets |
| 1                                 | 2        | 3       | 4                            | 5                                        | 6                                      | 7      | 8                                      | 9                                      |
| <b>Scheduled Commercial Banks</b> |          |         |                              |                                          |                                        |        |                                        |                                        |
| 1997-98                           | 352696   | 325522  | 50815                        | 14.4                                     | 6.4                                    | 23761  | 7.3                                    | 3.0                                    |
| 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  | 3000906 | 68973                        | 2.3                                      | 1.3                                    | 31424  | 1.1                                    | 0.6                                    |
| <b>Public Sector Banks</b>        |          |         |                              |                                          |                                        |        |                                        |                                        |
| 1997-98                           | 284971   | 260459  | 45653                        | 16.0                                     | 7.0                                    | 21232  | 8.2                                    | 3.3                                    |
| 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  | 2260156 | 45156                        | 2.0                                      | 1.2                                    | 21033  | 0.9                                    | 0.6                                    |
| <b>Old Private Sector Banks</b>   |          |         |                              |                                          |                                        |        |                                        |                                        |
| 1997-98                           | 25580    | 24353   | 2794                         | 10.9                                     | 5.1                                    | 1572   | 6.5                                    | 2.9                                    |
| 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   | 128512  | 3072                         | 2.4                                      | 1.3                                    | 1165   | 0.9                                    | 0.5                                    |
| <b>New Private Sector Banks</b>   |          |         |                              |                                          |                                        |        |                                        |                                        |
| 1997-98                           | 11173    | 11058   | 392                          | 3.5                                      | 1.5                                    | 291    | 2.6                                    | 1.1                                    |
| 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  | 13911                        | 3.1                                      | 1.8                                    | 6253   | 1.4                                    | 0.8                                    |
| <b>Foreign Banks In India</b>     |          |         |                              |                                          |                                        |        |                                        |                                        |
| 1997-98                           | 30972    | 29652   | 1976                         | 6.4                                      | 3.0                                    | 666    | 2.2                                    | 1.0                                    |
| 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   | 165415  | 6833                         | 4.0                                      | 1.5                                    | 2973   | 1.8                                    | 0.7                                    |

**Note :** 1. Data for 2008-09 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.