

**TABLE 24 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS**

(Amount in Rupees 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
<b>Scheduled commercial banks</b>								
1996-97	301698	276421	47300	15.7	7.0	22340	8.1	3.3
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	4.0	32671	4.4	1.9
2003-04	902026	862643	64785	7.2	3.3	24615	2.9	1.2
2004-05 <sup>#</sup>	1152682	1115663	59516	5.2	2.5	22289	2.0	0.9
<b>Public sector banks</b>								
1996-97	244214	220922	43577	17.8	7.8	20285	9.2	3.6
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	24867	4.5	1.9
2003-04	661975	631383	51538	7.8	3.5	18860	3.0	1.3
2004-05 <sup>#</sup>	877825	848912	48541	5.5	2.7	17490	2.1	1.0
<b>Old private sector banks</b>								
1996-97	21702	20832	2325	10.7	5.2	1385	6.6	3.1
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	2740	5.5	2.6
2003-04	57908	55648	4393	7.6	3.6	2140	3.8	1.8
2004-05	70412	67742	4206	6.0	3.2	1859	2.7	1.4
<b>New private sector banks</b>								
1996-97	8257	7814	217	2.6	1.3	154	2.0	1.0
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	4142	4.6	2.2
2003-04	119511	115106	5961	5.0	2.4	2717	2.4	1.1
2004-05	127420	123655	4576	3.6	1.6	2292	1.9	0.8
<b>Foreign banks in India</b>								
1996-97	27525	26853	1181	4.3	2.1	516	1.9	0.9
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	921	1.8	0.8
2003-04	62632	60506	2894	4.6	2.1	898	1.5	0.7
2004-05	77026	75354	2192	2.8	1.4	648	0.9	0.4

<sup>#</sup> : Data include the impact of conversion of a non-banking entity into a banking entity from October 11, 2004.