

**TABLE 58 : GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS  
BANK GROUP-WISE**

(Amount in ₹ Billion)

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
<b>Scheduled Commercial Banks</b>								
2005-06	15457.30	15168.11	517.53	3.3	1.9	185.43	1.2	0.7
2006-07	20074.13	19812.37	505.17	2.5	1.5	202.80	1.0	0.6
2007-08	25034.31	24769.36	566.06	2.3	1.3	247.30	1.0	0.6
2008-09	30246.52	29999.24	699.54	2.3	1.3	315.64	1.1	0.6
2009-10	32620.79	34967.20	817.18	2.5	1.4	391.27	1.1	0.6
2010-11	39959.82	42974.87	939.97	2.4	1.3	417.99	1.0	0.6
2011-12	46488.08	50735.59	1369.68	2.9	1.6	652.05	1.3	0.8
2012-13	59718.20	58797.73	1927.69	3.2	2.0	986.93	1.7	1.0
2013-14	68757.48	67352.13	2630.15	3.8	2.4	1426.56	2.1	1.3
2014-15	75606.66	73881.60	3229.16	4.3	2.7	1758.41	2.4	1.5
2015-16	81711.14	78964.67	6116.07	7.5	4.7	3498.14	4.4	2.7
2016-17	84767.05	81161.97	7902.68	9.3	5.6	4330.10	5.3	3.1
<b>Public Sector Banks</b>								
2005-06	11347.24	11062.88	421.17	3.7	2.1	145.66	1.3	0.7
2006-07	14644.93	14401.46	389.68	2.7	1.6	153.25	1.1	0.6
2007-08	18190.74	17974.01	406.00	2.2	1.3	178.36	1.0	0.6
2008-09	22834.73	22592.12	459.18	2.0	1.2	211.55	0.9	0.6
2009-10	25193.31	27013.00	573.01	2.3	1.3	296.43	1.1	0.7
2010-11	30798.04	33044.33	710.42	2.3	1.3	360.55	1.1	0.7
2011-12	35503.89	38773.08	1124.88	3.2	1.9	593.91	1.5	1.0
2012-13	45601.69	44728.45	1644.61	3.6	2.4	900.37	2.0	1.3
2013-14	52159.20	51011.37	2272.64	4.4	2.9	1306.35	2.6	1.6
2014-15	56167.18	54762.50	2784.68	5.0	3.2	1599.51	2.9	1.8
2015-16	58219.52	55935.77	5399.56	9.3	5.9	3203.76	5.7	3.5
2016-17	58663.73	55572.32	6847.33	11.7	7.0	3830.89	6.9	3.9
<b>Old Private Sector Banks</b>								
2005-06	851.54	829.57	37.59	4.4	2.5	13.75	1.7	0.9
2006-07	948.72	928.87	29.69	3.1	1.8	8.91	1.0	0.6
2007-08	1134.04	1116.70	25.57	2.3	1.3	7.40	0.7	0.4
2008-09	1303.52	1285.04	30.72	2.4	1.3	11.59	0.9	0.5
2009-10	1563.57	1541.36	36.22	2.3	1.3	12.71	0.8	0.5
2010-11	1872.96	1846.47	36.00	1.9	1.2	9.00	0.5	0.3
2011-12	2329.18	2300.79	42.00	1.8	1.1	13.00	0.6	0.3
2012-13	2731.20	2699.37	52.10	1.9	1.2	20.00	0.7	0.4
<b>New Private Sector Banks *</b>								
2005-06	3151.01	3129.62	75.99	2.4	1.3	31.70	1.0	0.6
2006-07	4182.41	4147.51	91.45	2.2	1.2	40.28	1.0	0.5
2007-08	5236.99	5184.02	129.22	2.5	1.4	56.47	1.1	0.6
2008-09	5751.67	5753.28	167.87	2.9	1.6	74.12	1.3	0.7
2009-10	5795.35	6324.41	173.07	3.0	1.5	65.06	1.0	0.6
2010-11	7232.05	7975.44	179.05	2.5	1.3	44.32	0.6	0.3
2011-12	8716.41	9664.03	182.10	2.1	1.1	44.01	0.5	0.3
2012-13	11512.46	11432.40	203.82	1.8	1.0	59.94	0.5	0.3
2013-14	13602.53	13429.35	241.84	1.8	1.1	88.62	0.7	0.4
2014-15	16073.39	15843.12	336.90	2.1	1.3	141.28	0.9	0.5
2015-16	19726.59	19393.39	558.53	2.8	1.8	266.77	1.4	0.8
2016-17	22667.21	22195.63	919.15	4.1	2.6	477.80	2.2	1.3
<b>Foreign Banks In India</b>								
2005-06	959.05	975.62	20.37	2.1	1.0	8.08	0.8	0.4
2006-07	1246.77	1263.39	23.99	1.9	0.9	9.27	0.7	0.3
2007-08	1606.58	1611.33	30.84	1.9	0.8	12.47	0.8	0.3
2008-09	1660.12	1653.85	72.49	4.3	1.6	29.96	1.8	0.7
2009-10	1632.13	1632.60	71.11	4.3	1.6	29.77	1.8	0.7
2010-11	1929.72	1955.11	50.45	2.6	1.0	13.13	0.7	0.3
2011-12	2267.77	2298.49	62.97	2.8	1.1	14.12	0.6	0.2
2012-13	2604.05	2636.80	79.25	3.1	1.2	26.63	1.0	0.4
2013-14	2995.76	2911.42	115.65	3.9	1.5	31.60	1.1	0.4
2014-15	3366.09	3275.99	107.61	3.2	1.4	17.62	0.5	0.2
2015-16	3765.04	3635.51	157.98	4.2	1.9	27.67	0.8	0.3
2016-17	3436.11	3323.35	136.21	4.0	1.7	21.41	0.6	0.3

\* Data from 2013-14 pertains to all Private Sector Banks.

Notes : 1. Data for 2016-17 are provisional.

2. Data on Scheduled Commercial Banks and Public Sector Banks for 2004-05 include the impact of conversion of a non-banking entity into a banking entity.