

Non-Performing Assets as Percentage of Commercial Advances - Scheduled Commercial Banks

(Position at the end of March)

	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09
Gross NPAs/Gross Advances													
Scheduled Commercial Banks	17.8	16.0	15.9	14.0	12.4	11.1	9.4	7.8	5.2	3.3	2.5	2.3	2.3
Public Sector Banks	17.8	16.0	15.9	14.0	12.4	11.1	9.4	7.8	5.5	3.6	2.7	2.2	2.0
Nationalised Banks									5.8	3.8	2.7	2.2	2.0
State Bank Group									5.3	3.3	2.6	2.6	2.5
Other Public Sector Bank (IDBI)									2.9	2.0	1.9	1.9	1.4
Private Sector Banks									3.8	2.5	2.2	2.5	2.9
Old Private Sector Banks	10.7	10.9	13.1	10.8	10.9	11.0	8.9	7.6	6.0	4.4	3.0	2.3	2.3
New Private Sector Banks	2.6	3.5	6.2	4.1	5.1	8.9	7.6	5.0	3.6	1.7	1.9	2.4	2.8
Foreign Banks in India	4.3	6.4	7.6	7.0	6.8	5.4	5.3	4.6	2.8	2.0	1.8	1.8	4.0
Net NPAs/Net Advances													
Scheduled Commercial Banks	9.2	8.2	8.1	7.4	6.7	5.8	4.5	3.1	2.0	1.2	1.0	1.0	1.1
Public Sector Banks	9.2	8.2	8.1	7.4	6.7	5.8	4.5	3.1	2.1	1.3	1.1	0.8	0.7
Nationalised Banks									1.9	1.2	0.9	0.7	0.7
State Bank Group									2.2	1.6	1.3	1.4	1.5
Other Public Sector Bank (IDBI)									1.7	1.1	1.1	1.3	0.9
Private Sector Banks									1.9	1.0	1.0	1.2	1.5
Old Private Sector Banks	6.7	6.5	9.0	7.1	7.3	7.1	5.5	3.8	2.7	1.7	0.9	0.7	0.9
New Private Sector Banks	2.0	2.6	4.5	2.9	3.1	4.9	4.6	1.7	1.9	0.8	1.0	1.1	1.3
Foreign Banks in India	1.8	2.3	2.9	2.4	1.8	1.9	1.8	1.5	0.9	0.8	1.0	0.9	1.7

Source: Various Reports on Trend and Progress of Banking in India, Reserve Bank of India (last Report is for 2009-10)

** : Including the impact of conversion of a non-banking entity into a banking entity; Off-site returns (domestic)*