

GROSS AND NET NPAs OF SCHEDULED COMMERCIAL BANKS - BANK GROUP-WISE

(Rupees Crore)

Scheduled Commercial Banks

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2017-18	9266210	8745978	1039679	11.2
2016-17	8476705	8116109	791791	9.3
2015-16	8171114	7896467	611607	7.5
2014-15	7560666	7388160	322916	4.3
2013-14	6875748	6735213	263015	3.8
2012-13	5971820	5879773	192769	3.2
2011-12	4648808	5073559	136968	2.9
2010-11	3995982	4297487	93997	2.4
2009-10	3262079	3496720	81718	2.5
2008-09	3024652	2999924	69954	2.3
2007-08	2503431	2476936	56606	2.2
2006-07	2007413	1981237	50517	2.5
2005-06	1545730	1516811	51753	3.3
2004-05	1167684	1150836	57396	4.9
2003-04	902026	862643	64812	7.2
2002-03	778043	740473	68717	8.8
2001-02	680958	645859	70861	10.4
2000-01	558766	526328	63741	11.4
1999-00	475113	444292	60408	12.7
1998-99	399436	367012	58722	14.7
1997-98	352696	325522	50815	14.4
1996-97	301698	276421	47300	15.7

Public Sector Banks

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2017-18	6141698	5697350	895601	14.6

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2017-18	6.8	520679	6.0	3.4
2016-17	5.6	433121	5.3	3.1
2015-16	4.7	349814	4.4	2.7
2014-15	2.7	175841	2.4	1.5
2013-14	2.4	142656	2.1	1.3
2012-13	2.0	98693	1.7	1.0
2011-12	1.6	65205	1.3	0.8
2010-11	1.3	41799	1.0	0.6
2009-10	1.4	39127	1.1	0.6
2008-09	1.3	31564	1.1	0.6
2007-08	1.3	24730	1.0	0.6
2006-07	1.5	20280	1.0	0.6
2005-06	1.9	18543	1.2	0.7
2004-05	2.4	21754	1.9	0.9
2003-04	3.3	24396	2.8	1.2
2002-03	4.1	29692	4.0	1.8
2001-02	4.6	35554	5.5	2.3
2000-01	4.9	32461	6.2	2.5
1999-00	5.5	30073	6.8	2.7
1998-99	6.2	28020	7.6	2.9
1997-98	6.4	23761	7.3	3.0
1996-97	7.0	22340	8.1	3.3

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2017-18	8.9	454473	8.0	4.5

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2016-17	5866373	5557232	684732	11.7
2015-16	5821952	5593577	539956	9.3
2014-15	5616718	5476250	278468	5.0
2013-14	5215920	5101137	227264	4.4
2012-13	4560169	4472845	164461	3.6
2011-12	3550389	3877308	112488	3.2
2010-11	3079804	3304433	71042	2.3
2009-10	2519331	2701300	57301	2.3
2008-09	2283473	2259212	45918	2.0
2007-08	1819074	1797401	40600	2.2
2006-07	1464493	1440146	38968	2.7
2005-06	1134724	1106288	42117	3.7
2004-05	870851	854214	46599	5.4
2003-04	661975	631383	51537	7.8
2002-03	577813	549351	54090	9.4
2001-02	509368	480681	56473	11.1
2000-01	442134	415207	54672	12.4
1999-00	379461	352714	53033	14.0
1998-99	325328	297789	51710	15.9
1997-98	284971	260459	45653	16.0
1996-97	244214	220922	43577	17.8

Old Private Sector Banks

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2012-13	273120	269937	5210	1.9
2011-12	232918	230079	4200	1.8
2010-11	187296	184647	3600	1.9
2009-10	156357	154136	3622	2.3
2008-09	130352	128504	3072	2.4
2007-08	113404	111670	2557	2.3
2006-07	94872	92887	2969	3.1

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2016-17	7.0	383089	6.9	3.9
2015-16	5.9	320376	5.7	3.5
2014-15	3.2	159951	2.9	1.8
2013-14	2.9	130635	2.6	1.6
2012-13	2.4	90037	2.0	1.3
2011-12	1.9	59391	1.5	1.0
2010-11	1.3	36055	1.1	0.7
2009-10	1.3	29643	1.1	0.7
2008-09	1.2	21155	0.9	0.6
2007-08	1.3	17836	1.0	0.6
2006-07	1.6	15325	1.1	0.6
2005-06	2.1	14566	1.3	0.7
2004-05	2.6	16904	2.0	1.0
2003-04	3.5	19335	3.1	1.3
2002-03	4.2	24877	4.5	1.9
2001-02	4.9	27958	5.8	2.4
2000-01	5.3	27977	6.7	2.7
1999-00	6.0	26187	7.4	2.9
1998-99	6.7	24211	8.1	3.1
1997-98	7.0	21232	8.2	3.3
1996-97	7.8	20285	9.2	3.6

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2012-13	1.2	2000	0.7	0.4
2011-12	1.1	1300	0.6	0.3
2010-11	1.2	900	0.5	0.3
2009-10	1.3	1271	0.8	0.5
2008-09	1.3	1159	0.9	0.5
2007-08	1.3	740	0.7	0.4
2006-07	1.8	891	1.0	0.6

Year (End-March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2005-06	85154	82957	3759	4.4
2004-05	70412	67742	4200	6.0
2003-04	57908	55648	4398	0.1
2002-03	51329	49436	4550	0.1
2001-02	44057	42286	4851	0.1
2000-01	39738	37973	4346	0.1
1999-00	35404	33879	3815	0.1
1998-99	28979	26017	3784	0.1
1997-98	25580	24353	2794	0.1
1996-97	21702	20832	2325	0.1

New Private Sector Banks

Year (End-March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2017-18	2725891	2662753	129335	4.7
2016-17	2266721	2219475	93209	4.1
2015-16	1972659	1939339	55853	2.8
2014-15	1607339	1584312	33690	2.1
2013-14	1360253	1342935	24184	1.8
2012-13	1151246	1143240	20382	1.8
2011-12	871641	966403	18210	2.1
2010-11	723205	797544	17905	2.5
2009-10	579535	632441	17307	3.0
2008-09	575167	575328	16787	2.9
2007-08	523699	518402	12922	2.5
2006-07	418241	414751	9145	2.2
2005-06	315101	312962	7599	2.4
2004-05	223663	221303	8565	3.8
2003-04	119511	115106	5983	5.0
2002-03	94718	89515	7232	7.6
2001-02	76901	74187	6811	8.9
2000-01	31499	30086	1617	5.1

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2005-06	2.5	1375	1.7	0.9
2004-05	3.1	1859	2.7	1.4
2003-04	0.0	2142	0.0	0.0
2002-03	0.0	2598	0.1	0.0
2001-02	0.1	3013	0.1	0.0
2000-01	0.1	2771	0.1	0.0
1999-00	0.1	2393	0.1	0.0
1998-99	0.1	2332	0.1	0.0
1997-98	0.1	1572	0.1	0.0
1996-97	0.1	1385	0.1	0.0

Year (End-March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2017-18	3.0	64222	2.4	1.5
2016-17	2.6	47780	2.2	1.3
2015-16	1.8	26677	1.4	0.8
2014-15	1.3	14128	0.9	0.5
2013-14	1.1	8862	0.7	0.4
2012-13	1.0	5994	0.5	0.3
2011-12	1.1	4401	0.5	0.3
2010-11	1.3	4432	0.6	0.3
2009-10	1.5	6506	1.0	0.6
2008-09	1.6	7412	1.3	0.7
2007-08	1.4	5647	1.1	0.6
2006-07	1.2	4028	1.0	0.5
2005-06	1.3	3170	1.0	0.6
2004-05	2.0	4212	1.9	1.0
2003-04	2.4	1986	1.7	0.8
2002-03	3.8	1365	1.5	0.7
2001-02	3.9	3663	4.9	2.1
2000-01	2.1	929	3.1	1.2

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
1999-00	22816	22156	946	4.1
1998-99	14070	13714	871	6.2
1997-98	11173	11058	392	3.5
1996-97	8257	7814	217	2.6

Foreign Banks In India

Year (End- March)	Advances		Non-Performing Assets	
	Gross	Net	Gross	
			Amount	As Percentage of Gross Advances
2017-18	363305	351016	13850	3.8
2016-17	343611	332335	13629	4.0
2015-16	376504	363551	15798	4.2
2014-15	336609	327599	10761	3.2
2013-14	299576	291142	11565	3.9
2012-13	260405	263680	7925	3.0
2011-12	226777	229849	6297	2.8
2010-11	192972	195511	5045	2.6
2009-10	163213	163260	7111	4.4
2008-09	166012	165385	7249	4.4
2007-08	160658	161133	3084	1.9
2006-07	124677	126339	2399	1.9
2005-06	95905	97562	2037	2.1
2004-05	73169	75318	2233	3.1
2003-04	62632	60506	2894	4.6
2002-03	54184	52171	2845	5.3
2001-02	50631	48705	2726	5.4
2000-01	45395	43063	3106	6.8
1999-00	37432	35543	2614	7.0
1998-99	31059	29492	2357	7.6
1997-98	30972	29652	1976	6.4
1996-97	27525	26853	1181	4.3

Notes : 1. Data for 2017-18 are provisional.

2. Data for 2013-14 pertains to all Private Sector Banks.

3. Data on Scheduled Commercial Banks & Public Sector Banks for 2004-05 include the impact of conversi

Year (End- March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
1999-00	1.6	638	2.9	1.1
1998-99	2.3	611	4.5	1.6
1997-98	1.5	291	2.6	1.1
1996-97	1.3	154	2.0	1.0

Year (End- March)	Non-Performing Assets			
	Gross	Net		
	As Percentage of Total Assets	Amount	As Percentage of Net Advances	As Percentage of Total Assets
2017-18	1.6	1548	0.4	0.2
2016-17	1.7	2137	0.6	0.3
2015-16	1.9	2762	0.8	0.3
2014-15	1.4	1762	0.5	0.2
2013-14	1.5	3160	1.1	0.4
2012-13	1.2	2663	1.0	0.4
2011-12	1.1	1412	0.6	0.2
2010-11	1.0	1313	0.7	0.3
2009-10	1.6	2977	1.8	0.7
2008-09	1.6	2996	1.8	0.7
2007-08	0.8	1247	0.8	0.3
2006-07	0.9	927	0.7	0.3
2005-06	1.0	808	0.8	0.4
2004-05	1.5	639	0.8	0.4
2003-04	2.1	933	1.5	0.7
2002-03	2.4	903	1.7	0.8
2001-02	2.4	920	1.9	0.8
2000-01	3.0	785	1.8	0.8
1999-00	3.2	855	2.4	1.0
1998-99	3.1	866	2.9	1.1
1997-98	3.0	666	2.2	1.0
1996-97	2.1	516	1.9	0.9

on of a non-banking entity into a banking entity.

