

**TABLE 7.1: BANK GROUP-WISE CLASSIFICATION OF LOAN
OF SCHEDULED COMMERCIAL BANKS: 2000 TO 2004**

Bank group/ Years	Standard Assets		Sub- standard Assets		As on March Doubtful Assets	
	Amount (1)	Per cent (2)	Amount (3)	Per cent (4)	Amount (5)	Per cent (6)
Public Sector Banks						
2000	326783	86	16361	4.3	30535	8
2001	387360	87.6	14745	3.3	33485	7.6
2002	452862	88.9	15788	3.1	33658	6.6
2003	523724	90.6	14909	2.6	32340	5.6
2004	610435	92.2	16909	2.6	28756	4.3
Indian Private Banks						
2000	53317	91.5	2137	3.7	2355	4
2001	65071	91.5	2585	3.6	3069	4.3
2002	109216	90.3	4738	3.9	6539	5.4
2003	131620	90.8	3703	2.6	8512	5.9
2004	167076	94.2	3127	1.8	6391	3.6
Foreign Banks						
2000	34817	93	1096	2.9	798	2.1
2001	42285	93.1	876	1.9	1202	2.6
2002	47838	94.5	856	1.7	1004	2
2003	50851	94.6	994	1.8	944	1.8
2004	59619	95.2	990	1.6	1099	1.8
All Scheduled Commercial Banks						
2000	414917	87.2	19594	4.1	33688	7.1
2001	494716	88.6	18206	3.3	37756	6.8
2002	609915	89.6	21381	3.1	41202	6.1
2003	706194	90.9	19605	2.5	41797	5.4
2004	837129	92.8	21025	2.3	36247	4

Note : Data are Provisional

Source: Department of Banking Supervision.

ASSETS

31

(Amount in
Rs. crore)

Loss Assets		Total NPAs		Total Advances
Amount (7)	Per cent (8)	Amount (9) [=(3)+(5)+(7)]	Per cent (10) [=(4)+(6)+(8)]	(11) [=(1)+(3)+(5)+(7)]
6398	1.7	53294	14	380077
6544	1.5	54774	12.4	442134
7061	1.4	56507	11.1	509368
6840	1.2	54089	9.4	577812
5876	0.9	51541	7.8	661975
439	0.8	4932	8.5	58249
424	0.6	6078	8.5	71149
390	0.3	11667	9.7	120883
1118	0.8	13333	9.2	144953
825	0.5	10343	5.8	177419
721	1.9	2615	7	37432
1033	2.3	3111	6.9	45396
920	1.8	2780	5.5	50618
954	1.8	2892	5.4	53743
924	1.5	3013	4.8	62632
7558	1.6	60841	12.8	475758
8001	1.4	63963	11.4	558679
8370	1.2	70954	10.4	680869
8911	1.1	70314	9.1	776508
7625	0.8	64897	7.2	902026