

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

(Amount in ₹ 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
Scheduled Commercial Banks								
2006-07	2007413	1981237	50517	2.5	1.5	20280	1.0	0.6
2007-08	2503431	2476936	56606	2.2	1.3	24730	1.0	0.6
2008-09	3024652	2999924	69954	2.3	1.3	31564	1.1	0.6
2009-10	3262079	3496720	81718	2.5	1.4	39127	1.1	0.6
2010-11	3995982	4297487	93997	2.4	1.3	41799	1.0	0.6
2011-12	4648808	5073559	136968	2.9	1.6	65205	1.3	0.8
2012-13	5971820	5879773	192769	3.2	2.0	98693	1.7	1.0
2013-14	6875748	6735213	263015	3.8	2.4	142656	2.1	1.3
2014-15	7560666	7388160	322916	4.3	2.7	175841	2.4	1.5
2015-16	8171114	7896467	611607	7.5	4.7	349814	4.4	2.7
2016-17	8476705	8116109	791791	9.3	5.6	433121	5.3	3.1
2017-18	9266210	8745978	1039679	11.2	6.8	520679	6.0	3.4
Public Sector Banks								
2006-07	1464493	1440146	38968	2.7	1.6	15325	1.1	0.6
2007-08	1819074	1797401	40600	2.2	1.3	17836	1.0	0.6
2008-09	2283473	2259212	45918	2.0	1.2	21155	0.9	0.6
2009-10	2519331	2701300	57301	2.3	1.3	29643	1.1	0.7
2010-11	3079804	3304433	71042	2.3	1.3	36055	1.1	0.7
2011-12	3550389	3877308	112488	3.2	1.9	59391	1.5	1.0
2012-13	4560169	4472845	164461	3.6	2.4	90037	2.0	1.3
2013-14	5215920	5101137	227264	4.4	2.9	130635	2.6	1.6
2014-15	5616718	5476250	278468	5.0	3.2	159951	2.9	1.8
2015-16	5821952	5593577	539956	9.3	5.9	320376	5.7	3.5
2016-17	5866373	5557232	684732	11.7	7.0	383089	6.9	3.9
2017-18	6141698	5697350	895601	14.6	8.9	454473	8.0	4.5
Old Private Sector Banks								
2006-07	94872	92887	2969	3.1	1.8	891	1.0	0.6
2007-08	113404	111670	2557	2.3	1.3	740	0.7	0.4
2008-09	130352	128504	3072	2.4	1.3	1159	0.9	0.5
2009-10	156357	154136	3622	2.3	1.3	1271	0.8	0.5
2010-11	187296	184647	3600	1.9	1.2	900	0.5	0.3
2011-12	232918	230079	4200	1.8	1.1	1300	0.6	0.3
2012-13	273120	269937	5210	1.9	1.2	2000	0.7	0.4
New Private Sector Banks *								
2006-07	418241	414751	9145	2.2	1.2	4028	1.0	0.5
2007-08	523699	518402	12922	2.5	1.4	5647	1.1	0.6
2008-09	575167	575328	16787	2.9	1.6	7412	1.3	0.7
2009-10	579535	632441	17307	3.0	1.5	6506	1.0	0.6
2010-11	723205	797544	17905	2.5	1.3	4432	0.6	0.3
2011-12	871641	966403	18210	2.1	1.1	4401	0.5	0.3
2012-13	1151246	1143240	20382	1.8	1.0	5994	0.5	0.3
2013-14	1360253	1342935	24184	1.8	1.1	8862	0.7	0.4
2014-15	1607339	1584312	33690	2.1	1.3	14128	0.9	0.5
2015-16	1972659	1939339	55853	2.8	1.8	26677	1.4	0.8
2016-17	2266721	2219475	93209	4.1	2.6	47780	2.2	1.3
2017-18	2725891	2662753	129335	4.7	3.0	64222	2.4	1.5
Foreign Banks In India								
2006-07	124677	126339	2399	1.9	0.9	927	0.7	0.3
2007-08	160658	161133	3084	1.9	0.8	1247	0.8	0.3
2008-09	166012	165385	7249	4.4	1.6	2996	1.8	0.7
2009-10	163213	163260	7111	4.4	1.6	2977	1.8	0.7
2010-11	192972	195511	5045	2.6	1.0	1313	0.7	0.3
2011-12	226777	229849	6297	2.8	1.1	1412	0.6	0.2
2012-13	260405	263680	7925	3.0	1.2	2663	1.0	0.4
2013-14	299576	291142	11565	3.9	1.5	3160	1.1	0.4
2014-15	336609	327599	10761	3.2	1.4	1762	0.5	0.2
2015-16	376504	363551	15798	4.2	1.9	2762	0.8	0.3
2016-17	343611	332335	13629	4.0	1.7	2137	0.6	0.3
2017-18	363305	351016	13850	3.8	1.6	1548	0.4	0.2

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

Notes : 1. Data for 2017-18 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.