

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2019		Addition from October 2019 to December 2019		Recovery from October 2019 to December 2019		Gross NPA as at December 2019	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	428	2,865	189	1,290	38	172	579	3,983
2	ANDHRA BANK	528	5,653	21	169	21	90	528	5,732
3	BANK OF BARODA	20,457	64,674	181	1,540	288	3,849	20,350	62,365
4	BANK OF INDIA	6,422	21,458	2,100	3,579	3,142	2,149	5,380	22,888
5	BANK OF MAHARASHTRA	686	1,788	121	1,604	249	217	558	3,175
6	CANARA BANK	39,413	151,712	3,818	28,686	6,826	19,551	36,405	160,847
7	CENTRAL BANK OF INDIA	7,831	27,861	505	1,684	926	12,561	7,410	16,984
8	CORPORATION BANK	9,230	32,769	1,455	5,386	1,769	4,534	8,916	33,621
10	INDIAN BANK	4,374	13,770	1,255	5,599	1,398	4,859	4,231	14,510
11	INDIAN OVERSEAS BANK	7,688	25,935	7,843	13,729	2,409	5,008	13,122	34,656
12	ORIENTAL BANK OF COMMERCE	645	6,022	87	425	126	2,007	606	4,440
13	PUNJAB & SIND BANK	318	2,316	2	29	15	5	305	2,340
14	PUNJAB NATIONAL BANK	9,592	69,478	2,307	4,149	4,847	5,721	7,052	67,906
15	STATE BANK OF INDIA	93,506	274,222	24,117	49,538	10,015	41,780	107,608	281,980
16	SYNDICATE BANK	35,369	43,825	1,690	4,340	2,771	7,887	34,288	40,278
17	UCO BANK	2,411	14,454	132	687	235	145	2,308	14,996
18	UNION BANK OF INDIA	29,964	48,763	4,328	3,032	4,273	1,172	30,019	50,623
19	UNITED BANK OF INDIA	115	751	22	157	13	39	124	869
	Total- Public Sector Commercial Banks	268,977	808,316	50,173	125,623	39,361	111,746	279,789	822,193
B	R R B - KERALA GRAMIN BANK	58,812	76,164	18,648	33,973	21,600	35,648	55,860	74,489
	Total- Public Sector Banks including RRB	327,789	884,479	68,821	159,596	60,961	147,394	335,649	896,682

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at September 2019		Addition from October 2019 to December 2019		Recovery from October 2019 to December 2019		Gross NPA as at December 2019	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1,845	30,597	2,925	3,843	2,045	4,647	2,725	29,793
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	3,161	16,547	270	1,471	345	1,902	3,086	16,117
4	CITY UNION BANK	93	2,331	9	901	23	622	79	2,610
5	DHANLAXMI BANK	1,599	23,651	2,076	28,849	362	10,725	3,313	41,775
6	FEDERAL BANK	21,950	159,740	2,178	18,167	2,611	14,462	21,517	163,445
7	HDFC BANK	20,752	26,586	17,978	24,613	21,988	28,251	16,742	22,948
8	ICICI BANK	14,811	35,232	2,163	3,594	1,103	1,574	15,871	37,252
9	IDBI BANK	1,273	21,025	215	2,176	104	547	1,384	22,655
10	IDFC FIRST Bank	298	25	95	21	0	0	393	46
11	INDUS IND BANK	47,444	9,993	0	0	0	0	47,444	9,993
12	JAMMU & KASHMIR BANK	11	92	2	92	0	0	13	183
13	KARNATAKA BANK	388	5,205	59	5,160	38	173	409	10,191
14	KARUR VYSYA BANK	312	6,317	32	830	16	610	328	6,537
15	KOTAK MAHINDRA BANK	862	14,012	72	1,619	23	802	911	14,829
16	LAKSHMI VILAS BANK	151	688	5	64	1	30	155	723
17	RBL Bank	4	1	0	0	0	0	4	1
18	SOUTH INDIAN BANK	5,914	84,116	484	6,890	535	4,975	5,863	86,031
19	T.N.MERCANTILE BANK	219	3,522	24	968	34	189	209	4,301
20	YES BANK	248	1,769	0	0	0	0	248	1,769
	Total- Pvt Sector Commercial Banks	121,335	441,450	28,587	99,257	29,228	69,508	120,694	471,199
D	SMALL FINANCE BANKS								
1	ESAF	96,977	12,785	40,020	5,192	0	0	136,997	17,977
2	Ujjivan Small Finance Bank	3,436	415	791	93	295	44	3,932	463
	Total- Small Finance Banks	100,413	13,200	40,811	5,285	295	44	140,929	18,441
	Total - Commercial Banks + RRB + SFB	549,537	1,339,130	138,219	264,138	90,484	216,946	597,272	1,386,321
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	146,170	486,155	20,262	49,816	26,496	55,605	139,936	480,366
3	KSCB	13,102	25,620	1,701	5,056	1,472	6,091	13,331	24,585
	Total Co-operative Banks	159,272	511,775	21,963	54,872	27,968	61,696	153,267	504,951
	Total - Banking Sector	708,809	1,850,905	160,182	319,010	118,452	278,642	750,539	1,891,273

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at DECEMBER 2019																				Total Advances as at DECEMBER 2019		Percentage of Gross NPA to Total Advances
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewabl		Gross NPA in social		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
A	PUBLIC SECTOR COMMERCIAL BANKS																							
1	ALLAHABAD BANK	29	260	287	2,356	0	0	0	0	0	0	64	639	100	352	0	0	480	3,607	99	376	6,921	53,670	7
2	ANDHRA BANK	6	7	219	5,236	0	0	0	0	0	0	26	199	77	199	6	0	334	5,641	194	91	14,828	335,228	2
3	BANK OF BARODA	2,231	10,017	5,697	17,509	0	0	0	0	0	0	661	5,734	1,284	2,084	1,488	331	11,361	35,675	8,989	26,690	355,256	1,133,307	6
4	BANK OF INDIA	1,393	2,555	2,274	11,635	0	0	0	0	0	0	180	864	1,027	1,871	148	16	5,022	16,941	358	5,947	126,926	360,829	6
5	BANK OF MAHARASHTRA	251	423	161	508	0	0	0	0	0	0	66	562	31	93	48	1	557	1,587	1	1,588	2,642	22,232	14
6	CANARA BANK	9,814	35,156	12,220	88,716	0	0	0	0	0	0	854	4,779	6,036	17,598	2,245	6,161	31,169	152,410	5,236	8,437	1,537,017	3,590,593	4
7	CENTRAL BANK OF INDIA	2,562	2,994	2,576	8,107	0	0	0	0	0	0	198	1,055	1,714	4,386	164	17	7,214	16,559	196	425	188,047	533,600	3
8	CORPORATION BANK	2,145	5,326	3,939	17,421	0	0	0	0	0	0	269	1,587	1,950	5,259	408	700	8,711	30,293	205	3,328	87,901	343,688	10
10	INDIAN BANK	905	2,426	1,773	3,735	0	0	1	8	8	10	109	720	1,246	3,372	54	162	4,096	10,433	135	4,077	239,629	657,793	2
11	INDIAN OVERSEAS BANK	2,834	6,089	3,405	12,089	0	0	0	0	0	0	123	791	1,003	2,739	0	0	7,365	21,708	5,757	12,948	238,357	572,533	6
12	ORIENTAL BANK OF COMMERCE	79	1,259	299	2,468	0	0	0	0	0	0	46	260	139	349	4	2	567	4,337	39	103	9,728	64,073	7
13	PUNJAB & SIND BANK	0	0	7	103	0	0	0	0	0	0	1	12	0	0	0	0	8	115	297	2,225	1,566	20,115	12
14	PUNJAB NATIONAL BANK	2,228	12,462	2,415	37,561	0	0	0	0	0	0	613	6,055	1,240	7,034	488	2,116	6,984	65,228	68	2,678	144,733	841,814	8
15	STATE BANK OF INDIA	32,188	35,659	16,239	42,269	0	0	0	0	0	0	2,428	9,798	10,314	28,911	301	2,685	61,470	119,322	46,138	162,658	1,925,612	8,045,112	4
16	SYNDICATE BANK	4,492	4,609	10,588	17,439	0	0	0	0	0	0	1,027	4,842	3,498	9,088	1,352	1,497	20,957	37,475	13,331	2,803	420,647	1,040,330	4
17	UCO BANK	537	1,840	702	5,510	10	2,762	0	0	4	1	108	654	486	1,744	408	1,024	2,255	13,535	53	1,461	54,661	308,399	5
18	UNION BANK OF INDIA	6,698	11,790	9,944	25,056	0	0	0	0	2	0	588	1,996	3,489	9,012	84	2	20,805	47,857	9,214	2,766	396,417	1,390,874	4
19	UNITED BANK OF INDIA	9	10	76	583	0	0	0	0	0	0	15	194	4	10	0	0	104	797	20	72	4,007	60,567	1
	Total- Public Sector Commercial Banks	68,401	132,882	72,821	298,301	10	2,762	1	8	14	11	7,376	40,741	33,638	94,100	7,198	14,714	189,459	583,520	90,330	238,673	5,754,895	19,374,756	4
B	R R B - KERALA GRAMIN BANK	21,022	15,788	18,137	19,571	0	0	0	0	0	0	2,701	10,892	7,864	19,926	488	663	50,212	66,840	5,648	7,649	1,899,613	1,886,740	4
	Total- Public Sector Banks including RRB	89,423	148,670	90,958	317,872	10	2,762	1	8	14	11	10,077	51,633	41,502	114,026	7,686	15,377	239,671	650,360	95,978	246,322	7,654,508	21,261,496	4

8.31. RECOVERY AND NPA MANAGEMENT AS AT DECEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at DECEMBER 2019																				Total Advances as at DECEMBER 2019		Percentage of Gross NPA to Total Advances
		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewabl		Gross NPA in social		Gross NPA in housing loan (priority)		Gross NPA in education loan (priority)		Gross NPA in other priority sector		Gross NPA in total priority sector		Gross NPA in Non Priority Advances				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
C	PRIVATE SECTOR COMMERCIAL BANKS																							
1	AXIS BANK	229	7,309	107	10,634	0	0	0	0	0	0	104	1,001	15	85	1,745	151	2,200	19,180	525	10,613	138,056	1,052,232	3
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	167	12,855	0
3	CATHOLIC SYRIAN BANK	345	3,603	735	7,831	0	0	0	0	0	0	89	455	1,539	1,032	3	0	2,711	12,921	375	3,196	215,639	340,994	5
4	CITY UNION BANK	12	22	15	438	0	0	0	0	0	0	8	46	19	52	1	1	55	559	24	2,051	2,953	82,563	3
5	DHANLAXMI BANK	396	1,277	223	4,185	0	0	0	0	0	0	46	334	495	1,161	11	8	1,171	6,965	2,142	34,810	101,801	430,707	10
6	FEDERAL BANK	7,897	51,699	3,342	43,010	0	0	0	0	0	0	1,037	6,354	5,170	12,741	172	204	17,618	114,008	3,899	49,437	941,821	4,038,940	4
7	HDFC BANK	5,339	9,187	1,430	3,258	0	0	0	0	0	0	7	5	38	66	0	0	6,814	12,516	9,928	10,432	1,086,991	1,941,530	1
8	ICICI BANK	125	567	628	4,106	0	0	0	0	0	0	136	938	137	286	49	22	1,075	5,919	14,796	31,333	255,632	1,125,427	3
9	IDBI BANK	596	3,448	505	16,165	33	387	0	0	1	2	40	353	115	322	2	0	1,292	20,676	92	1,979	56,475	466,904	5
10	IDFC FIRST Bank	230	25	111	11	0	0	0	0	1	0	2	1	0	0	0	0	344	38	49	8	137,127	42,178	0
11	INDUS IND BANK	22,094	2,442	11,279	2,790	0	0	0	0	0	0	11	44	35	91	0	0	33,419	5,368	14,025	4,626	350,254	928,857	1
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	183	715	9,068	2	
13	KARNATAKA BANK	19	2,757	161	5,238	0	0	0	0	0	0	8	40	81	202	4	0	273	8,238	136	1,954	7,553	78,035	13
14	KARUR VYSYA BANK	20	82	53	2,619	0	0	0	0	0	0	41	954	46	100	33	196	193	3,952	135	2,585	8,538	45,287	14
15	KOTAK MAHINDRA BANK	13	513	109	4,448	0	0	0	0	0	0	0	0	72	238	12	55	206	5,254	705	9,575	8,137	202,632	7
16	LAKSHMI VILAS BANK	0	0	2	63	0	0	0	0	0	0	0	0	0	0	3	1	5	64	150	658	1,335	100,034	1
17	RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	1	8,381	4,660	0	
18	SOUTH INDIAN BANK	1,232	24,790	1,221	32,410	0	0	0	0	1	60	416	2,274	1,948	1,442	72	5	4,890	60,981	973	25,050	394,541	2,727,468	3
19	T.N.MERCANTILE BANK	16	1,094	109	1,526	0	0	0	0	0	0	4	41	8	14	2	5	139	2,680	70	1,622	11,860	50,319	9
20	YES BANK	14	1	69	1,560	0	0	0	0	0	0	0	0	0	0	0	0	83	1,561	165	208	23,073	277,160	1
	Total- Pvt Sector Commercial Banks	38,577	108,817	20,099	140,292	33	387	0	0	3	62	1,949	12,839	9,718	17,832	2,109	649	72,488	280,878	48,206	190,321	3,751,049	13,957,850	3
D	SMALL FINANCE BANKS																							
1	ESAF	25,071	3,717	4,378	644	0	0	0	0	0	0	930	209	362	35	9,279	587	40,020	5,192	96,977	12,785	1,460,963	343,605	5
2	Ujjivan Small Finance Bank	378	53	250	29	0	0	0	0	0	0	282	34	0	0	1,324	151	2,234	268	1,698	196	101,866	23,565	2
	Total- Small Finance Banks	25,449	3,770	4,628	673	0	0	0	0	0	0	1,212	243	362	35	10,603	738	42,254	5,460	98,675	12,981	1,562,829	367,170	5
	Total - Commercial Banks + RRB + SFB	153,449	261,258	115,685	458,838	43	3,149	1	8	17	73	13,238	64,715	51,582	131,892	20,398	16,764	354,413	936,697	242,859	449,624	12,968,386	35,586,517	4
E	CO-OPERATIVE BANKS																							
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	593,525	3,915,916	0
2	KSCARDB (incl. PCARDBs)	34,222	54,257	15,619	29,170	0	0	0	0	0	0	39,736	92,389	100	345	10,367	18,452	100,044	194,613	39,892	285,753	587,605	715,433	67
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,331	24,585	22,409	520,350	5	
	Total Co-operative Banks	34,222	54,257	15,619	29,170	0	0	0	0	0	0	39,736	92,389	100	345	10,367	18,452	100,044	194,613	53,223	310,338	1,203,539	5,151,699	10
	Total - Banking Sector	187,671	315,515	131,304	488,008	43	3,149	1	8	17	73	52,974	157,104	51,682	132,237	30,765	35,216	454,457	1,131,310	296,082	759,963	14,171,925	40,738,216	5