

8.32. RECOVERY AND NPA MANAGEMENT AS AT SEP 2018

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at JUNE 2018		Addition from JULY 2018 to SEP 2018		Recovery from JULY 2018 to SEP 2018		Gross NPA as at SEP 2018	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	257	959	78	610	35	71	300	1498
2	ANDHRA BANK	407	2534	47	2749	21	448	433	4835
3	BANK OF BARODA	4141	22303	149	2164	655	611	3635	23856
4	BANK OF INDIA	5596	26400	380	1045	285	2900	5691	24545
5	BANK OF MAHARASHTRA	184	971	365	162	23	351	526	782
6	CANARA BANK	55354	144535	22643	21433	30978	25796	47019	140171
7	CENTRAL BANK OF INDIA	8630	27772	1900	3241	2030	2227	8500	28786
8	CORPORATION BANK	11299	33786	1040	3059	1111	1842	11228	35003
9	DENA BANK	887	2998	212	3621	55	4056	1044	2563
10	IDBI BANK	820	28982	42	242	70	775	792	28449
11	INDIAN BANK	4871	13150	175	536	1595	3969	3451	9716
12	INDIAN OVERSEAS BANK	15149	39746	1115	2885	4762	7592	11502	35039
13	ORIENTAL BANK OF COMMERCE	682	3890	89	334	77	296	694	3928
14	PUNJAB & SIND BANK	291	1179	0	0	0	0	291	1179
15	PUNJAB NATIONAL BANK	15324	76283	1327	4585	1712	7298	14939	73570
16	STATE BANK OF INDIA	73418	128790	15593	53469	14900	43827	74111	138432
17	SYNDICATE BANK	35186	45704	2521	6550	1043	3812	36664	48442
18	UCO BANK	3396	10841	320	3421	724	1378	2992	12884
19	UNION BANK OF INDIA	25678	41826	3824	4620	5680	6386	23822	40060
20	UNITED BANK OF INDIA	263	1373	-147	-923	12	25	104	425
21	VIJAYA BANK	6540	17109	1558	4156	1240	983	6858	20282
	Total- Public Sector Commercial Banks	268373	671128	53231	117958	67008	114643	254596	674443
B	R R B - KERALA GRAMIN BANK	59745	78673	15454	35687	16170	35985	59029	78375
	Total- Public Sector Banks including RRB	328118	749801	68685	153645	83178	150628	313625	752817

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(Rs. in lakhs)

SI No.	BANK	Gross NPA as at JUNE 2018		Addition from JULY 2018 to SEP 2018		Recovery from JULY 2018 to SEP 2018		Gross NPA as at SEP 2018	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1089	31911	5641	113163	3759	54933	2971	90141
2	CATHOLIC SYRIAN BANK	6771	42785	322	3915	600	3093	6493	43607
3	CITY UNION BANK	75	1602	12	51	0	41	87	1611
4	DHANLAXMI BANK	1884	27713	238	854	198	3363	1924	25204
5	FEDERAL BANK	20381	120051	2463	20616	2441	11991	20403	128675
6	HDFC BANK	13582	19171	14950	13849	11784	10111	16748	22908
7	ICICI BANK	12042	30956	1009	2784	654	2264	12397	31476
8	INDUS IND BANK	6380	2941	4163	1912	951	287	9592	4566
9	JAMMU & KASHMIR BANK	13	92	0	0	0	0	13	92
10	KARNATAKA BANK	398	6851	54	1989	81	397	371	8443
11	KARUR VYSYA BANK	181	2316	65	887	20	538	226	2664
12	KOTAK MAHINDRA BANK	203	10823	30	187	6	84	227	10926
13	LAKSHMI VILAS BANK	153	578	4	3	4	23	153	558
14	SOUTH INDIAN BANK	4917	71540	1082	11291	148	3187	5851	79644
15	T.N.MERCANTILE BANK	697	2728	8	112	214	80	491	2760
16	YES BANK	19	51	21	265	0	0	40	316
17	BANDHAN BANK	0	0	0	0	0	0	0	0
18	RBL Bank	0	0	0	0	0	0	0	0
19	IDFC Bank	0	0	48	8	0	0	48	8
	Total- Pvt Sector Commercial Banks	68785	372108	30110	171886	20860	90394	78035	453600
D	SMALL FINANCE BANKS								
1	ESAF	0	0	11180	1419	342	87	10838	1332
2	Ujjivan Small Finance Bank	136	19	411	54	0	0	547	73
	Total- Small Finance Banks	136	19	11591	1473	342	87	11385	1405
	Total - Commercial Banks + RRB + SFB	397039	1121928	110386	327003	104380	241109	403045	1207823
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	72702	127370	51912	309285	25039	50580	99575	386074
3	KSCB	17994	37705	1932	8510	1810	6638	18116	39577
	Total Co-operative Banks	90696	165075	53844	317795	26849	57218	117691	425651
	Total - Banking Sector	487735	1287003	164230	644798	131229	298327	520736	1633474

8.32. RECOVERY AND NPA MANAGEMENT AS AT SEP 2018

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEP 2018																				Total Advances as at SEP 2018		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 renewable		Gross NPA in social infrastructu		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	15	58	143	596	0	0	0	0	0	0	13	112	30	93	1	2	202	861	98	637	7169	48865	3	
2	ANDHRA BANK	6	10	230	3796	0	0	0	0	0	0	101	278	52	189	8	0	397	4273	36	562	11560	259629	2	
3	BANK OF BARODA	421	2601	1125	11541	0	0	0	0	0	0	292	1754	891	2334	75	55	2804	18285	831	5571	122054	387758	6	
4	BANK OF INDIA	1450	2645	2220	9238	0	0	0	0	0	0	249	1246	1282	2662	218	17	5419	15808	272	8737	113094	315590	8	
5	BANK OF MAHARASHTRA	14	15	184	270	0	0	0	0	0	0	12	60	27	85	90	1	327	431	199	350	1972	10512	7	
6	CANARA BANK	11923	14144	18608	74315	0	0	0	0	0	0	909	4216	8790	24904	1412	202	41642	117781	5377	22390	1397653	3004501	5	
7	CENTRAL BANK OF INDIA	2141	6301	2015	7050	0	0	0	0	0	0	348	1810	2617	5870	160	7	7281	21038	1219	7748	196404	458693	6	
8	CORPORATION BANK	3091	4879	4240	17364	0	0	0	0	0	0	402	2175	2451	6610	773	1124	10957	32152	271	2851	95969	276626	13	
9	DENA BANK	39	408	380	794	0	0	0	0	0	0	43	258	167	358	256	294	885	2112	159	451	5304	70533	4	
10	IDBI BANK	274	1117	261	14562	0	0	0	0	1	2	44	355	113	328	2	0.03	695	16363	97	12085	51357	457377	6	
11	INDIAN BANK	806	804	1317	3635	0	0	0	0	4	9	112	387	1024	2741	101	487	3364	8063	87	1653	210808	506086	2	
12	INDIAN OVERSEAS BANK	2926	5464	3378	14145	0	0	0	0	0	0	265	1044	1189	3954	0	0	7757	24608	3745	10431	203106	501060	7	
13	ORIENTAL BANK OF COMMERCE	97	295	251	2487	0	0	0	0	0	0	84	416	205	459	2	0.48	639	3658	55	270	9471	56352	7	
14	PUNJAB & SIND BANK	0	0	197	1185	0	0	0	0	0	0	41	489	14	18	0	0	252	1692	39	-513	1788	24923	5	
15	PUNJAB NATIONAL BANK	5011	10653	5119	30161	0	0	0	0	0	0	920	9127	2874	7130	901	15828	14825	72899	114	671	140157	727123	10	
16	STATE BANK OF INDIA	17593	18054	17586	38078	0	0.00	1	1.00	13	50	2903	11651	15537	42599	304	1935	53937	112368	20174	26064	1790006	6816103	2	
17	SYNDICATE BANK	6153	6985	10802	11971	0	0	0	0	0	0	1559	6218	4964	13041	3393	5079	26871	43294	9793	5148	426704	883888	5	
18	UCO BANK	230	1216	1498	5295	6	450	0	0	0	0	132	1478	785	2508	205	605	2856	11552	136	1332	53766	241224	5	
19	UNION BANK OF INDIA	9814	8984	7999	18593	0	0	0	0	3	30	577	1951	3690	8447	115	3	22198	38009	1624	2051	379834	1226768	3	
20	UNITED BANK OF INDIA	16	47	40	135	0	0	0	0	0	0	5	82	6	25	0	0	67	289	37	136	4526	59937	1	
21	VIJAYA BANK	1289	5119	2934	3863	0	0	0	0	0	0	378	3667	793	1602	418	474	5812	14725	1046	5557	203040	594425	3	
	Total- Public Sector Commercial Banks	63309	89800	80527	269074	6	450	1	1	21	91	9389	48774	47501	125957	8434	26115	209187	560261	45409	114182	5425742	16927974	4	
B	R R B - KERALA GRAMIN BANK	18039	11177	17833	15150	0	0	15	2	0	0	2629	9561	12562	32621	569	668	51647	69179	7382	9196	1771685	1715088	5	
	Total- Public Sector Banks including RRB	81348	100977	98360	284224	6	450	16	3	21	91	12018	58335	60063	158578	9003	26783	260834	629440	52791	123378	7197427	18643062	4	

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(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEP 2018																				Total Advances as at SEP 2018		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 renewable		Gross NPA in social infrastruc		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	107	4901	80	12591	0		0	0	0	0	88	1033	26	130	78	10	379	18665	2592	71476	76368	860641	10	
2	CATHOLIC SYRIAN BANK	878	10132	2542	19463	0		0	0	0	0	109	446	2122	5458	3	1	5654	35500	839	8107	211033	357884	12	
3	CITY UNION BANK	13	132	18	100	0		0	0	0	0	6	29	19	48	2	14	58	323	29	1289	2960	73862	2	
4	DHANLAXMI BANK	509	802	211	4524	0		0	0	0	4	66	56	303	489	1124	21	2114	1290	8933	634	16271	100549	399696	6
5	FEDERAL BANK	6428	36193	3184	30337	75	8902	0	0	0	0	1010	5620	5837	13764	80	92	16614	94909	3789	33766	781522	3474231	4	
6	HDFC BANK	5910	10030	1536	4584	0		0	0	0	0	17	13	65	129	3	0	7531	14757	9217	8151	899706	1786823	1	
7	ICICI BANK	128	368	425	2675	0		0	0	0	0	142	749	101	215	47	23	843	4031	11554	27446	161933	915427	3	
8	INDUS IND BANK	1544	505	2194	577	0		0	0	0	0	13	45	34	93	1	0	3786	1220	5806	3347	411202	634153	1	
9	JAMMU & KASHMIR BANK	0	0	2	6	0		0	0	0	0	0	0	0	0	8	77	10	83	3	9	578	5611	2	
10	KARNATAKA BANK	11	3	98	6406	0		0	0	0	0	7	46	77	195	6	1	199	6650	172	1793	6987	69861	12	
11	KARUR VYSA BANK	14	81	40	846	0		0	0	0	0	26	609	32	76	22	523	134	2134	92	530	9030	99349	3	
12	KOTAK MAHINDRA BANK	5	292	55	2788	0		0	0	0	0	17	66	54	166	1	3	132	3314	95	7612	6722	181398	6	
13	LAKSHMI VILAS BANK	37	13	38	122	0		0	0	0	0	2	22	0	0	7	2	84	160	69	398	1885	119604	0	
14	SOUTH INDIAN BANK	1122	27747	1156	29580	0		0	0	0	1	8	552	3298	1992	4509	122	35	4945	65177	906	14467	359691	2329248	3
15	T.N.MERCANTILE BANK	13	296	109	919	0		0	0	0	0	5	22	46	95	0	0	173	1332	318	1428	9018	39511	7	
16	YES BANK	10	61	3	24	0		0	0	0	0	0	0	0	0	0	0	13	85	27	231	15682	272813	0	
17	BANDHAN BANK	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	58	5598	0	
18	RBL Bank	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	1832	3073	0	
19	IDFC Bank	45	8	3	0	0		0	0	0	0	0	0	0	0	0	0	48	8	0	0	81677	12339	0	
	Total- Pvt Sector Commercial Banks	16774	91563	11694	115543	75	8902	0	0	5	74	2050	12302	10894	26003	401	2895	41893	257281	36142	196319	3138433	11641123	4	
D	SMALL FINANCE BANKS																								
1	ESAF	5086	697	1737	243	0		0	0	0	0	2	1	8	1	4005	390	10838	1332	0	0	1428564	226208	1	
2	Ujjivan Small Finance Bank	5	1	34	6	0		0	0	0	0	1	0	0	0	9	1	49	9	498	64	77214	14347	1	
	Total- Small Finance Banks	5091	698	1771	249	0		0	0	0	0	3	1	8	1	4014	392	10887	1341	498	64	1505778	240555	1	
	Total - Commercial Banks + RRB + SFB	103213	193238	111825	400016	81	9352	16	3	26	165	14071	70638	70965	184582	13418	30070	313614	888062	89431	319761	11841638	30524740	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	596024	3501741	0	
2	KSCARDB (incl. PCARDBs)	18015	30965	8267	18558	0		0	0	0	0	34885	82964	85	289	8953	21053	70205	153828	29370	232246	470270	647700	60	
3	KSCB	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	18116	39577	25543	612664	6	
	Total Co-operative Banks	18015	30965	8267	18558	0	0	0	0	0	0	34885	82964	85	289	8953	21053	70205	153828	47486	271823	1091837	4762104	9	
	Total - Banking Sector	121228	224202	120092	418573	81	9352	16	3	26	165	48956	153602	71050	184871	22371	51123	383819	1041890	136917	591584	12933475	35286844	5	