

8.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at JUNE 2019		Addition from JULY 2019 TO SEPTEMBER 2019		Recovery from JULY 2019 TO SEPTEMBER 2019		Gross NPA as at SEPTEMBER 2019	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	370	2127	90	893	32	155	428	2865
2	ANDHRA BANK	482	6281	105	856	59	1484	528	5653
3	BANK OF BARODA	20421	59798	300	7880	264	3004	20457	64674
4	BANK OF INDIA	7092	23502	1284	1595	1954	3639	6422	21458
5	BANK OF MAHARASHTRA	925	766	105	1411	344	389	686	1788
6	CANARA BANK	44029	161450	3604	13183	8220	22921	39413	151712
7	CENTRAL BANK OF INDIA	8002	27604	386	1502	557	1245	7831	27861
8	CORPORATION BANK	9786	33009	1756	5899	2312	6139	9230	32769
10	INDIAN BANK	4435	12732	374	1182	435	144	4374	13770
11	INDIAN OVERSEAS BANK	8177	27934	2011	3215	2500	5214	7688	25935
12	ORIENTAL BANK OF COMMERCE	694	4663	111	1604	160	244	645	6022
13	PUNJAB & SIND BANK	306	2060	22	257	10	2	318	2316
14	PUNJAB NATIONAL BANK	11155	67361	1616	7068	3179	4951	9592	69478
15	STATE BANK OF INDIA	97090	275995	13018	46370	16602	48143	93506	274222
16	SYNDICATE BANK	35242	44154	1785	4215	1658	4544	35369	43825
17	UCO BANK	2223	14523	244	1210	56	1280	2411	14454
18	UNION BANK OF INDIA	28267	48694	5325	2832	3628	2762	29964	48763
19	UNITED BANK OF INDIA	121	749	5	44	11	42	115	751
	Total- Public Sector Commercial Banks	278817	813400	32141	101217	41981	106302	268977	808316
B	R R B - KERALA GRAMIN BANK	70292	92832	20306	33786	31786	50454	58812	76164
	Total- Public Sector Banks including RRB	349109	906232	52447	135003	73767	156756	327789	884479

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SI No.	BANK	Gross NPA as at JUNE 2019		Addition from JULY 2019 TO SEPTEMBER 2019		Recovery from JULY 2019 TO SEPTEMBER 2019		Gross NPA as at SEPTEMBER 2019	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1173	27506	1247	3145	575	53	1845	30597
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	3392	29276	239	2306	470	15035	3161	16547
4	CITY UNION BANK	107	2052	9	901	23	622	93	2331
5	DHANLAXMI BANK	1581	23896	124	852	106	1097	1599	23651
6	FEDERAL BANK	22525	158051	2227	20318	2802	18629	21950	159740
7	HDFC BANK	22068	28350	12961	16012	14277	17776	20752	26586
8	ICICI BANK	14246	35108	1629	2333	1064	2210	14811	35232
9	IDBI BANK	1186	27538	170	1163	83	7675	1273	21025
10	IDFC FIRST Bank	374	30	0	0	76	5	298	25
11	INDUS IND BANK	24930	5671	23814	4922	1300	600	47444	9993
12	JAMMU & KASHMIR BANK	13	92	1	1	3	1	11	92
13	KARNATAKA BANK	396	4919	39	539	47	254	388	5205
14	KARUR VYSYA BANK	307	6031	36	578	31	292	312	6317
15	KOTAK MAHINDRA BANK	227	10926	635	3086	0	0	862	14012
16	LAKSHMI VILAS BANK	163	725	0	0	12	37	151	688
17	RBL Bank	2	0	2	0	0	0	4	1
18	SOUTH INDIAN BANK	4490	87116	1861	4664	437	7664	5914	84116
19	T.N.MERCANTILE BANK	254	3199	8	447.00	43	124	219	3522.36
20	YES BANK	248	1769	0	0	0	0	248	1769
	Total- Pvt Sector Commercial Banks	97682	452257	45002	61267	21349	72074	121335	441450
D	SMALL FINANCE BANKS								
1	ESAF	57802	7739	39175	5046	0	0	96977	12785
2	Ujjivan Small Finance Bank	2576	319	1155	140	295	44	3436	415
	Total- Small Finance Banks	60378	8058	40330	5186	295	44	100413	13200
	Total - Commercial Banks + RRB + SFB	507169	1366547	137779	201457	95411	228874	549537	1339130
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	117052	431980	68803	176433	39685	122258	146170	486155
3	KSCB	12858	26928	1692	4843	1448	6152	13102	25620
	Total Co-operative Banks	129910	458909	70495	181276	41133	128410	159272	511775
	Total - Banking Sector	637079	1825455	208274	382733	136544	357283	708809	1850905

8.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2019

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEPTEMBER 2019																				Total Advances as at SEPTEMBER 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 renewable energy		Gross NPA in social infrastructure		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	20	141	225	2027	0	0	0	0	0	0	14	142	93	338	0	0	352	2648	76	217	7120	54207	5
2	ANDHRA BANK	12	11	195	5128	0	0	0	0	0	0	20	195	58	145	7	0.40	292	5479	236	174	14977	332430	2
3	BANK OF BARODA	2194	11240	5599	20806	0	0	0	0	0	0	681	6104	1311	2830	1587	345	11372	41325	9085	23349	376645	1122230	6
4	BANK OF INDIA	1323	2402	2186	10390	0	0	0	0	0	0	207	975	1149	2006	181	16	5046	15789	1376	5669	113072	358127	6
5	BANK OF MAHARASHTRA	216	407	139	488	0	0	0	0	0	0	57	540	27	89	41	1	480	1525	206	263	2359	23008	8
6	CANARA BANK	10739	30095	14388	84282	0	0	0	0	0	0	851	4642	6393	18268	207	177	32578	137464	6835	14248	1618978	3539421	4
7	CENTRAL BANK OF INDIA	2519	2876	2281	7214	0	0	0	0	0	0	145	648	1753	4444	149	6	6847	15188	984	12673	191249	514868	5
8	CORPORATION BANK	2126	4871	4157	16874	0	0	0	0	0	0	263	1419	1964	5379	617	1061	9127	29604	103	3165	88147	346664	9
10	INDIAN BANK	562	1998	1986	4334	0	0	0	0	3	2	186	133	1351	3636	61	225.00	4149	10328	225	3442	230675	644942	2
11	INDIAN OVERSEAS BANK	2785	5857	3256	9969	0	0	0	0	0	0.00	116	660	972	2604	0	0	7129	19090	559	6845	230282	559602	5
12	ORIENTAL BANK OF COMMERCE	113	1424	260	1004	0	0	0	0	0	0	77	406	190	605	5	2	645	3442	0	2581	9938	60819	10
13	PUNJAB & SIND BANK	0	0	209	1694	0	0	0	0	0	0	31	286	16	32	2	1.21	258	2014	60	301	1568	21121	11
14	PUNJAB NATIONAL BANK	3128	11600	3454	35962	0	0	0	0	0	0	618	7124	1480	5497	452	7068	9132	67251	460	2227	143633	806217	9
15	STATE BANK OF INDIA	19790	28334	16796	90074	0	0	0	0	0	0	2734	11880	9365	26861	665	607	49350	157756	44156	116466	1773582	7536855	4
16	SYNDICATE BANK	4670	5422	8944	18946	0	0.00	0	0.00	0	0	1091	5514	3988	9988	1033	2058	19726	41928	15643	1897	419374	972968	5
17	UCO BANK	542	1705	686	5460	12	2917	0	0	4	1	101	623	523	1743	440	1002	2308	13451	103	1002	54485	297878	5
18	UNION BANK OF INDIA	6628	11028	10523	25724	0	0	0	0	0	0	515	1923	3158	7573	91	2	20915	46250	9049	2513	439351	1429167	3
19	UNITED BANK OF INDIA	1	2	64	581	0	0	0	0	0	0	9	151	4	10	0	0	78	744	37	7	4090	61652	1
	Total- Public Sector Commercial Banks	57368	119414	75348	340957	12	2917	0	0	7	3	7716	43365	33795	92048	5538	12572	179784	611276	89193	197040	5719525	18682176	4
B	R R B - KERALA GRAMIN BANK	22174	16302	18925	19385	0	0	8	1	0	0	2750	10780	8429	21052	500	665	52786	68185	6026	7979	1879709	1814959	4
	Total- Public Sector Banks including RRB	79542	135716	94273	360342	12	2917	8	1	7	3	10466	54145	42224	113100	6038	13237	232570	679461	95219	205018	7599234	20497135	4

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		Gross NPA in agriculture loan		Gross NPA in MSME loan		Gross NPA in export credit		Gross NPA in renewable energy		Gross NPA in social infrastructure		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	237	7327	96	11292	0	0	0	0	0	0	90	845	16	71	901	82	1340	19617	505	10980	128975	1001305	3
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	209	14865	0
3	CATHOLIC SYRIAN BANK	341	3347	751	8559	0	0	0	0	0	0	94	460	1613	854	3	1	2802	13221	359	3326	207605	332315	5
4	CITY UNION BANK	12	22	15	438	0	0	0	0	0	0	8	46	19	52	1	1	55	559	38	1772	3049	84902	3
5	DHANLAXMI BANK	381	1236	199	3818	0	0	0	0	0	0	38	297	475	1148	0	0	1093	6499	506	17152	101159	427989	6
6	FEDERAL BANK	8133	51036	3414	42258	0	0	0	0	0	0	1056	6435	5103	12357	134	161	17840	112247	4110	47493	907646	3962777	4
7	HDFC BANK	6269	9906	1572	3803	0	0	0	0	0	0	5	4	41	77	0	0.00	7887	13790	12865	12796	1032723	1967855	1
8	ICICI BANK	214	1094	681	4137	0	0	0	0	0	0	131	873	127	267	51	27	1204	6397	13607	28834	229227	1079727	3
9	IDBI BANK	526	2996	459	15044	33	387	0	0	1	2	44	399	121	321	2	0.02	1186	19149	87	1877	55982	470942	4
10	IDFC FIRST Bank	116	8	128	9	0	0	0	0	0	0	1	0	0	0	0	0	245	17	53	8	127223	38468	0
11	INDUS IND BANK	11012	5285	9983	2492	0	0	0	0	0	0	17	114	36	95	0	0.00	21048	7987	26396	2007	338236	883627	1
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	92	702	5892	2
13	KARNATAKA BANK	11	396	147	2617	0	0	0	0	0	0	8	50	76	193	5	0	247	3256	141	1948	7565	74996	7
14	KARUR VYSYA BANK	20	84	54	2261	0	0	0	0	0	0	20	416	44	97	26	90	164	2947	148	3370	8515	46041	14
15	KOTAK MAHINDRA BANK	4	171	89	4568	0	0	0	0	0	0	12	56	60	191	0	0	165	4987	697	9026	7825	201124	7
16	LAKSHMI VILAS BANK	0	0	4	91	0	0	0	0	0	0	0	0	0	0	0	0	4	91	147	598	1590	137519	1
17	RBL Bank	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00	4	1	0	0	5771	3922	0
18	SOUTH INDIAN BANK	1260	26089	1211	31445	0	0	0	0	1	66	400	2200	2038	1517	74	5	4984	61322	930	22794	388137	2634070	3
19	T.N.MERCANTILE BANK	11	294.18	96	1399	0	0	0	0	0	0	4	40	8	12	2	3	121	1748.02	98	1774	11533	52092	6.76
20	YES BANK	159	299	51	1458	0	0	0	0	0	0	0	0.00	0	0	0	0	210	1757	38	12	21947	297972	1
	Total- Pvt Sector Commercial Banks	28709	109591	18951	135689	33	387	0	0	2	68	1928	12234	9777	17252	1199	370	60599	275591	60736	165859	3585619	13718402	3
D	SMALL FINANCE BANKS																							
1	ESAF	23958	3590	4218	594	0	0	0	0	0	0	993	220	354	38	9652	604	39175	5046	57802	7739	1392221	294755	4
2	Ujjivan Small Finance Bank	342	52	329	31	0	0	0	0	0	0	312	42.20	0	0	1297	157.69	2280	283	1156	132	101391	22360	2
	Total- Small Finance Banks	24300	3642	4547	625	0	0	0	0	0	0	1305	262	354	38	10949	762	41455	5329	58958	7871	1493612	317115	4
	Total - Commercial Banks + RRB + SFB	132551	248949	117771	496657	45	3304	8	1	9	71	13699	66641	52355	130389	18186	14369	334624	960381	214913	378749	12678465	34532651	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	650913	3804778	0
2	KSCARDB (incl. PCARDBs)	47026	58759	28627	40526	0	0	0	0	0	0	56642	98641	170	344	13705	19995	146170	218265	0	267890	572961	682950	71
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13102	25620	22868	492579	5
	Total Co-operative Banks	47026	58759	28627	40526	0	0	0	0	0	0	56642	98641	170	344	13705	19995	146170	218265	13102	293510	1246742	4980307	10
	Total - Banking Sector	179577	307708	146398	537183	45	3304	8	1	9	71	70341	165282	52525	130733	31891	34364	480794	1178646	228015	672259	13925207	39512958	5