

8.32. RECOVERY AND NPA MANAGEMENT AS AT DEC 2018

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at SEP 2018		Addition from OCT 2018 to DEC 2018		Recovery from OCT 2018 to DEC 2018		Gross NPA as at DEC 2018	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	300	1498	89	494	48	237	341	1755
2	ANDHRA BANK	433	4835	49	1381	24	161	458	6055
3	BANK OF BARODA	3635	23856	143	1437	659	612	3119	24681
4	BANK OF INDIA	5691	24545	340	1512	402	2977	5629	23080
5	BANK OF MAHARASHTRA	526	782	365	224	23	351	868	655
6	CANARA BANK	47019	140171	28731	22936	27812	14964	47938	148143
7	CENTRAL BANK OF INDIA	8500	28786	909	3051	1527	2656	7882	29181
8	CORPORATION BANK	11228	35003	268	499	1139	2182	10357	33320
9	DENA BANK	1044	2563	2	12	68	354	978	2221
10	IDBI BANK	792	28449	146	1177	13	182	925	29444
11	INDIAN BANK	3451	9716	1	3	230	587	3222	9132
12	INDIAN OVERSEAS BANK	11502	35039	1954	3258	3125	5624	10331	32673
13	ORIENTAL BANK OF COMMERCE	694	3928	53	149	121	345	626	3732
14	PUNJAB & SIND BANK	291	1179	0	0	0	0	291	1179
15	PUNJAB NATIONAL BANK	14939	73570	815	1692	2210	3024	13544	72238
16	STATE BANK OF INDIA	74111	138432	10712	174896	21865	49454	62958	263874
17	SYNDICATE BANK	36664	48442	1284	2485	1278	4003	36670	46924
18	UCO BANK	2992	12884	127	1542	308	2781	2811	11645
19	UNION BANK OF INDIA	23822	40060	3928	3184	5232	3219	22518	40025
20	UNITED BANK OF INDIA	104	425	12	122	10	76	106	471
21	VIJAYA BANK	6858	20282	48	140	120	354	6786	20068
	Total- Public Sector Commercial Banks	254596	674443	49976	220194	66214	94143	238358	800494
B	R R B - KERALA GRAMIN BANK	59029	78375	36971	86420	42382	99331	53618	65464
	Total- Public Sector Banks including RRB	313625	752817	86947	306614	108596	193474	291976	865958

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		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	2971	90141	1128	10240	3205	65868	894	34513
2	CATHOLIC SYRIAN BANK	6493	43607	228	1962	793	2428	5928	43141
3	CITY UNION BANK	87	1611	11	270	16	228	82	1653
4	DHANLAXMI BANK	1924	25204	725	3686	831	4586	1818	24304
5	FEDERAL BANK	20403	128675	3013	22306	2196	12082	21220	138899
6	HDFC BANK	16748	22908	21098	21699	14194	13649	23652	30958
7	ICICI BANK	12397	31476	1284	2937	657	1445	13024	32968
8	INDUS IND BANK	9592	4566	2117	897	1941	1098	9768	4365
9	JAMMU & KASHMIR BANK	13	92	0	0	0	0	13	92
10	KARNATAKA BANK	371	8443	45	141	19	1242	397	7342
11	KARUR VYSYA BANK	226	2664	51	2318	33	331	244	4651
12	KOTAK MAHINDRA BANK	227	10926	0	0	0	0	227	10926
13	LAKSHMI VILAS BANK	153	558	3	51	3	2	153	606
14	SOUTH INDIAN BANK	5851	79644	346	3385	735	18259	5462	64770
15	T.N.MERCANTILE BANK	491	2760	0	0	122	48	369	2712
16	YES BANK	40	316	38	288	0	0	78	604
17	BANDHAN BANK	0	0	0	0	0	0	0	0
18	RBL Bank	0	0	2	0.43	0	0	2	0.43
19	IDFC Bank	48	8	143	15	0	0	191	23
	Total- Pvt Sector Commercial Banks	78035	453600	30232	70195	24745	121266	83522	402530
D	SMALL FINANCE BANKS								
1	ESAF	10838	1332	12490	1823	0	0	23328	3155
2	Ujjivan Small Finance Bank	547	73	0	0	0	0	547	73
	Total- Small Finance Banks	11385	1405	12490	1823	0	0	23875	3228
	Total - Commercial Banks + RRB + SFB	403045	1207823	129669	378633	133341	314740	399373	1271715
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	99575	386074	51073	132007	46497	75450	104151	442631
3	KSCB	18116	39577	1876	5160	6902	7140	13090	37596
	Total Co-operative Banks	117691	425651	52949	137167	53399	82590	117241	480228
	Total - Banking Sector	520736	1633474	182618	515799	186740	397331	516614	1751943

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(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at DEC 2018																				Total Advances as at DEC 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	25	92	189	1107	0	0	0	0	0	0	19	197	45	187	3	1	281	1584	60	171	7259	50677	3
2	ANDHRA BANK	12	21	242	3986	0	0	0	0	0	0	36	148	76	184	8	0.50	374	4340	84	1715	12849	263056	2
3	BANK OF BARODA	419	2600	1120	11554	0	0	0	0	0	0	296	1769	901	2351	75	55	2811	18329	308	6352	127933	414607	6
4	BANK OF INDIA	1902	2536	2130	9288	0	0	0	0	0	0	183	786	1238	2315	104	19	5557	14944	72	8136	117169	326361	7
5	BANK OF MAHARASHTRA	14	15	184	270	0	0	0	0	0	0	12	60	27	85	90	1	327	431	541	224	2187	10755	6
6	CANARA BANK	12661	17665	17690	78136	0	0	0	0	0	0	1021	5080	8024	22606	445	186	39841	123673	8097	24470	1431636	3123213	5
7	CENTRAL BANK OF INDIA	1968	6144	2554	7870	0	0	0	0	0	0	376	2613	1738	4264	460	35	7096	20926	786	8255	195250	442892	7
8	CORPORATION BANK	2821	4864	3966	16997	0	0	0	0	0	0	369	1879	2199	5771	642	809	9997	30320	360	3000	93159	320345	10
9	DENA BANK	34	390	382	763	0	0	0	0	0	0	43	258	167	358	227	170	853	1939	125	282	4868	45075	5
10	IDBI BANK	337	1848	316	22950	12	387	0	0	1	2	39	427	123	393	2	0.03	830	26007	95	3437	53781	451188	7
11	INDIAN BANK	737	2133	1271	3421	0	0	0	0	2	0.42	85	577	981	2636	110	164	3186	8931	36	201	217439	496810	2
12	INDIAN OVERSEAS BANK	2456	4879	3128	12134	0	0	0	0	0	0	212	985	1020	3721	0	0	6816	21719	3515	10954	212154	515178	6
13	ORIENTAL BANK OF COMMERCE	94	293	244	2469	0	0	0	0	0	0	59	314	183	432	3	1.40	583	3510	43	222	9777	57435	6
14	PUNJAB & SIND BANK	0	0	192	818	0	0	0	0	0	0	34	40	13	14	0	0	239	872	52	307	1778	24653	5
15	PUNJAB NATIONAL BANK	4525	12036	5122	37938	0	0	0	0	0	0	716	8391	2513	7776	393	5013	13269	71155	275	1083	146994	729726	10
16	STATE BANK OF INDIA	16539	17578	14025	31245	0	0.00	1	0.48	964	2076	2335	8464	11861	35145	1322	53953	47047	148461	15911	115412	1812829	7011317	4
17	SYNDICATE BANK	5852	6673	11011	17736	0	0	0	0	0	0	1182	4217	4469	11679	2184	2948	24698	43253	11972	3671	403604	890420	5
18	UCO BANK	683	1949	977	4301	5	632	0	0	0	0	137	1510	750	2287	246	736	2798	11414	13	231	55532	243468	5
19	UNION BANK OF INDIA	6666	7090	4091	16418	0	0	0	0	1	30	328	1119	1963	4740	107	3	13156	29399	9362	10626	377830	1301481	3
20	UNITED BANK OF INDIA	16	47	38	109	0	0	0	0	0	0	11	155	7	17	0	0	72	328	34	142	4181	60344	1
21	VIJAYA BANK	1151	5150	2787	3897	0	0	0	0	0	0	378	3667	793	1602	1321	1264	6430	15580	356	4488	195071	599340	3
	Total- Public Sector Commercial Banks	58912	94004	71659	283408	17	1019	1	0	968	2108	7871	42656	39091	108562	7742	65359	186261	597115	52097	203379	5483280	17378340	5
B	R R B - KERALA GRAMIN BANK	17419	10962	16891	14627	0	0	11	1	0	0	2079	7299	8471	21621	537	643	45408	55153	8210	10311	1790744	1746297	4
	Total- Public Sector Banks including RRB	76331	104966	88550	298035	17	1019	12	1	968	2108	9950	49955	47562	130183	8279	66002	231669	652268	60307	213690	7274024	19124637	5

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		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	155	6654	78	15077	0	0	0	0	0	0	76	843	24	166	103	13	436	22753	458	11760	91949	908407	4
2	CATHOLIC SYRIAN BANK	649	9688	2487	19978	0	0	0	0	0	0	111	487	1987	5176	5	2	5239	35331	689	7810	210463	348821	12
3	CITY UNION BANK	10	19	18	292	0	0	0	0	0	0	6	30	17	38	4	3	55	382	27	1271	3143	76182	2
4	DHANLAXMI BANK	475	1348	217	4494	0	0	0	0	1	24	40	241	455	1081	9	4	1197	7192	621	17112	102221	401125	6
5	FEDERAL BANK	6901	41010	3354	34636	84	82	0	0	0	0	1051	5690	5744	13753	91	87	17225	95258	3995	43642	840593	3620017	4
6	HDFC BANK	7247	12365	1582	3131	0	0	0	0	0	0	10	7	73	135	48	10.73	8960	15649	14692	15309	916118	1826603	2
7	ICICI BANK	211	655	552	3356	0	0	0	0	0	0	150	921	129	273	47	22	1089	5227	11935	27741	179076	966506	3
8	INDUS IND BANK	1620	474	2079	662	0	0	0	0	0	0	11	42	34	93	1	0.21	3745	1271	6023	3094	510117	693773	1
9	JAMMU & KASHMIR BANK	0	0	2	6	0	0	0	0	0	0	0	0	0	0	8	77	10	83	3	9	585	5901	2
10	KARNATAKA BANK	11	19	103	4915	0	0	0	0	0	0	7	41	75	189	4	5.00	200	5169	197	2173	7123	70184	10
11	KARUR VYSYA BANK	21	99	48	1593	0	0	0	0	0	0	24	595	34	77	17	170	144	2534	100	2117	9871	90044	5
12	KOTAK MAHINDRA BANK	5	292	58	3793	0	0	0	0	0	0	19	68	53	161	0	0	135	4313	92	6613	6796	186283	6
13	LAKSHMI VILAS BANK	37	13	38	156	0	0	0	0	0	0	2	22	0	0	7	2	84	193	69	413	1857	119038	1
14	SOUTH INDIAN BANK	1037	21299	1153	30053	0	0	0	0	0	0	445	2581	1915	2090	107	57	4657	56080	805	8690	366257	2413792	3
15	T.N.MERCANTILE BANK	12	294	93	878	0	0	0	0	0	0	5	21	39	86	3	1	152	1280	217	1432	8865	42084	6
16	YES BANK	35	120	3	253	0	0	0	0	0	0	0	0	0	0	1	0.31	39	373	39	231	17684	263705	0
17	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	148	4492	0
18	RBL Bank	2	0.43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0.43	0	0	2147	3284	0.01
19	IDFC Bank	126	13	16	2	0	0	0	0	0	0	1	0.01	0	0	0	0	143	15	48	8	98163	19873	0
	Total- Pvt Sector Commercial Banks	18554	94362	11881	123275	84	82	0	0	1	24	1958	11589	10579	23317	455	454	43512	253104	40010	149426	3373176	12060113	3
D	SMALL FINANCE BANKS																							
1	ESAF	12159	1962	2897	386	0	0	0	0	0	0	938	231	160	23	7174	553	23328	3155	0	0	1354997	239987	1
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	0	0	547	73	87617	16977	0
	Total- Small Finance Banks	12159	1962	2897	386	0	0	0	0	0	0	938	231	160	23	7174	553	23328	3155	547	73	1442614	256964	1
	Total - Commercial Banks + RRB + SFB	107044	201289	103328	421696	101	1101	12	1	969	2132	12846	61775	58301	153523	15908	67009	298509	908527	100864	363189	12089814	31441714	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	683194	3630452	0
2	KSCARDB (incl. PCARDBs)	20972	38247	9609	26800	0	0	0	0	0	0	33589	79265	92	282	8841	15472	73103	160066	31048	282565	481862	664926	67
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13090	37596	24667	642010	6
	Total Co-operative Banks	20972	38247	9609	26800	0	0	0	0	0	0	33589	79265	92	282	8841	15472	73103	160066	44138	320162	1189723	4937388	10
	Total - Banking Sector	128016	239536	112937	448496	101	1101	12	1	969	2132	46435	141040	58393	153805	24749	82481	371612	1068593	145002	683350	13279537	36379102	5