

8.35. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2016

(Rs. in lakhs)

SI No.	BANK	NPA as on June 2016		Addition to NPA from July 2016 to Sept 2016		Recovery from July 2016 to Sept 2016		Net NPA as on Sept 2016	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	STATE BANK GROUP								
1	STATE BANK OF B&J	29	1912.35	5	16.00	13	80.97	21	1847.38
2	STATE BANK OF HYDERABAD	201	232.31	14	9.01	104	30.55	111	210.77
3	STATE BANK OF INDIA	18306	33110.12	4115	11418.04	1591	8822.60	20830	35705.56
4	STATE BANK OF MYSORE	341	689.07	29	140.93	12	50.00	358	780.00
5	STATE BANK OF PATIALA	23	357.00	5	66.00	0	0.00	28	423.00
6	STATE BANK OF TRAVANCORE	64819	103918.91	5257	19215.00	11742	8191.00	58334	114942.91
	Total- State Bank Group	83719	140219.76	9425	30864.98	13462	17175.12	79682	153909.62
B	NATIONALISED BANKS								
1	ALLAHABAD BANK	293	1201.38	257	944.00	102	586.69	448	1558.69
2	ANDHRA BANK	398	1944.57	40	147.78	103	201.12	335	1891.23
3	BANK OF BARODA	5712	26364.00	2461	8518.37	2379	10779.15	5794	24103.22
4	BANK OF INDIA	5179	19781.73	649	1744.14	1142	727.00	4686	20798.87
5	BANK OF MAHARASHTRA	0	667.00	85	145.00	5	12.00	80	800.00
6	BHARATIYA MAHILA BANK	32	44.40	13	13.77			45	58.17
7	CANARA BANK	61072	108535.52	40876	83155.00	39281	72944.00	62667	118746.52
8	CENTRAL BANK OF INDIA	8217	15829.33	1971	1257.95	987	289.28	9201	16798.00
9	CORPORATION BANK	10837	28691.52	673	1699.33	524	235.36	10986	30155.49
10	DENA BANK	837	1792.00	27	7.80	19	5.80	845	1794.00
11	IDBI BANK	359	13311.83	77	251.00	127	271.00	309	13291.83
12	INDIAN BANK	4603	9551.35	1450	3213.20	1008	926.00	5045	11838.55
13	INDIAN OVERSEAS BANK	17559	57153.00	4765	33282.00	5200	12400.00	17124	78035.00
14	ORIENTAL BANK OF COMMERCE	464	2076.00	42	151.30	30	429.81	476	1797.49
15	PUNJAB & SIND BANK	259	456.76	117	426.84	117	13.69	259	869.91
16	PUNJAB NATIONAL BANK	13145	57397.13	2938	5907.92	4431	5266.34	11652	58038.71
17	SYNDICATE BANK	36161	65231.63	8784	17397.00	3066	4086.77	41879	78541.86
18	UCO BANK	3053	10213.07	91	306.39	30	1289.00	3114	9230.46
19	UNION BANK OF INDIA	32348	37319.55	6538	4992.48	2587	3112.45	36299	39199.58
20	UNITED BANK OF INDIA	18	279.32					18	279.32
21	VIJAYA BANK	5221	8613.55	718	4652.23	685	985.00	5254	12280.78
	Total- Nationalised Banks	205767	466454.64	72572	168213.50	61823	114560.46	216516	520107.68
C	R R B - KERALA GRAMIN BANK	64757	55973.00	17742	21189.00	16409	22450.00	66090	54712.00
	Total - Public Sector Banks	354243	662647.39	99739	220267.48	91694	154185.58	362288	728729.29

8.35. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2016

(Rs. in lakhs)

SI No.	BANK	NPA as on June 2016		Addition to NPA from July 2016 to Sept 2016		Recovery from July 2016 to Sept 2016		Net NPA as on Sept 2016	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
D	PRIVATE SECTOR BANKS								
1	AXIS BANK	1778	28342.19	0	0.00	378	8773.26	1400	19568.93
2	CATHOLIC SYRIAN BANK	6597	20835.10	173	1919.05	271	860.70	6499	21893.45
3	CITY UNION BANK	360	6124.68	59	321.00	14	45.26	405	6400.42
4	DHANLAXMI BANK	1757	7792.01	138	1751.51	267	1132.39	1628	8411.13
5	FEDERAL BANK	14569	78705.22	1134	11673.18	1631	12621.08	14072	77757.32
6	HDFC BANK	15297	30330.28	0	0.00	9500	19536.17	5797	10794.11
7	ICICI BANK	3400	6843.76	1291	2747.11	0	0.00	4691	9590.87
8	INDUS IND BANK	23742	3443.61	2291	605.62	2729	587.33	23304	3461.90
9	JAMMU & KASHMIR BANK	15	29.18	0	0.00	0	0.00	15	29.18
10	KARNATAKA BANK	177	1137.00	164	178.00	89	115.00	252	1200.00
11	KARUR VYSSA BANK	230	525.28	10	41.52	36	110.67	204	456.13
12	KOTAK MAHINDRA BANK	203	3305.55	25	230.87	0	0.00	228	3536.42
13	LAKSHMI VILAS BANK	128	209.85	3	15.86	3	3.95	128	221.76
14	SOUTH INDIAN BANK	3752	53897.85	382	6499.06	355	8473.15	3779	51923.76
15	T.N.MERCANTILE BANK	1031	1514.43	12	140.13	22	162.25	1021	1492.31
16	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00
	Total- Pvt Sector Banks	73036	243035.98	5682	26122.91	15295	52421.21	63423	216737.68
	Total - Commercial Banks	427279	905683.37	105421	246390.39	106989	206606.79	425711	945466.98
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00	0	0.00
2	KSCARDB (incl. PCARDBs)	0	0.00	0	0.00	0	0.00	0	0.00
3	KSCB	12094	64628.23	0	6695.77	0	7834.93	12094	63489.07
	Total Co-operative Banks	12094	64628.23	0	6695.77	0	7834.93	12094	63489.07
	Total - Banking Sector	439373	970311.60	105421	253086.16	106989	214441.72	437805	1008956.05

8.35. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2016

(Rs. in lakhs)

SI No.	BANK	Of Net NPA as on September 2016																				Percentage of NPA to Total Advances
		NPA in agriculture loan		NPA in MSME loan		NPA in export credit		NPA in renewabl e energy		NPA in social infrastructure		NPA in housing loan (priority)		NPA in education loan (priority)		NPA in other priority sector		NPA in total priority sector		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	STATE BANK GROUP																					
1	STATE BANK OF B&J	0	0.00	8	21.84	0	0.00	0	0.00	0	0.00	0	0.00	2	4.00	0	0.00	10	25.84	11.00	1821.54	20.54
2	STATE BANK OF HYDERABAD	1	1.00	54	66.00	0	0.00	0	0.00	2	3.00	4	26.00	12	29.00	0	0.00	73	125.00	38.02	85.77	0.80
3	STATE BANK OF INDIA	4205	3001.55	2746	4341.98	0	0.00	0	0.00	17	364.51	863	2909.44	3543	10055.39	8	1930.23	11382	22603.10	9448.00	13102.46	1.26
4	STATE BANK OF MYSORE	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	0.00	0	0.00	358.00	780.00	4.04
5	STATE BANK OF PATIALA	0	0.00	8	308.00	0	0.00	0	0.00	0	0.00	4	77.00	0	0.00	0	0.00	12	385.00	16.00	38.00	11.43
6	STATE BANK OF TRAVANCORE	18438	10001.00	11264	11929.00	4	334.00	0	0.00	0	0.00	1304	3894.00	10202	12260.00	155	632.00	41367	39050.00	16967.00	75892.91	3.03
	Total- State Bank Group	22644	13003.55	14080	16666.82	4	334.00	0	0.00	19	367.51	2175	6906.44	13759	22348.39	163	2562.23	52844	62188.94	26838.02	91720.68	2.30
B	NATIONALISED BANKS																					
1	ALLAHABAD BANK	127	419.00	187	638.00	0	0.00	0	0.00	0	0.00	87	257.00	44	189.00	3	55.69	448	1558.69	0.00	0.00	4.16
2	ANDHRA BANK	24	20.63	147	1563.44	0	0.00	0	0.00	0	0.00	21	78.46	73	190.11	0	0.00	265	1852.64	70.00	38.59	0.67
3	BANK OF BARODA	904	2624.24	1666	11905.60	0	0.00	0	0.00	0	0.00	781	4213.44	779	2105.60	22	2.17	4152	20851.05	1642.00	3252.17	9.17
4	BANK OF INDIA	839	2544.00	1866	8171.37	0	0.00	0	0.00	0	0.00	194	719.19	983	2792.15	12	13.08	3894	14239.79	792.00	6559.08	8.05
5	BANK OF MAHARASHTRA	5	55.00	3	25.00	0	0.00	0	0.00	0	0.00	11	112.00	14	141.00	1	2.00	34	335.00	46.00	465.00	7.62
6	BHARATIYA MAHILA BANK	22	37.91	14	3.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	36	40.97	9.00	17.20	3.11
7	CANARA BANK	10467	14341.00	26034	67692.00	0	0.00	0	0.00	0	0.00	1433	4435.00	8359	22480.00	9792	8714.00	56085	117662.00	6582.00	1084.52	5.20
8	CENTRAL BANK OF INDIA	2269	3984.31	3584	5283.69	0	0.00	0	0.00	0	0.00	431	1838.96	1447	3090.98	705	145.89	8436	14343.83	765.00	2454.17	3.84
9	CORPORATION BANK	3134	2870.62	3283	13113.29	5	539.28	0	0.00	0	0.00	323	1922.53	1690	4672.57	1150	577.73	9585	23696.02	1401.00	6459.47	8.71
10	DENA BANK	41	126.00	102	240.00	0	0.00	0	0.00	0	0.00	27	164.00	83	176.00	0	0.00	253	706.00	592.00	1088.00	3.62
11	IDBI BANK	75	271.00	35	8236.00	0	0.00	0	0.00	0	0.00	40	752.00	51	146.00	0	0.00	201	9405.00	108.00	3886.83	2.91
12	INDIAN BANK	726	982.64	1541	3861.23	0	0.00	0	0.00	0	0.00	94	741.00	1980	5513.75	501	364.23	4842	11462.85	203.00	375.70	3.31
13	INDIAN OVERSEAS BANK	1810	2136.00	1110	4260.00	0	0.00	0	0.00	0	0.00	1800	1660.00	2800	2860.00	0	0.00	7520	10916.00	9604.00	67119.00	18.94
14	ORIENTAL BANK OF COMMERCE	37	53.42	190	627.99	0	0.00	0	0.00	0	0.00	29	176.00	172	378.41	1	0.88	429	1236.70	47.00	560.79	4.01
15	PUNJAB & SIND BANK	1	0.94	50	354.40	0	0.00	0	0.00	0	0.00	29	278.21	56	170.58	1	6.58	137	810.71	122.50	59.20	5.14
16	PUNJAB NATIONAL BANK	3895	6665.96	3852	33767.86	0	0.00	0	0.00	0	0.00	720	3661.43	1778	5086.47	528	5680.52	10773	54862.24	879.00	3176.47	9.14
17	SYNDICATE BANK	5072	6104.60	10841	15088.10	0	0.00	0	0.00	0	0.00	1349	4093.40	3561	9438.70	735	1013.20	21558	35738.00	20321.00	42803.86	10.24
18	UCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3114.00	9230.46	4.08
19	UNION BANK OF INDIA	1564	873.68	1563	905.58	0	0.00	0	0.00	0	0.00	4351	11253.48	1261	6254.66	3511	3143.00	12250	22430.40	24049.00	16769.18	3.92
20	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18.00	279.32	0.54
21	VIJAYA BANK	275	2325.12	1116	1985.45	0	0.00	0	0.00	0	0.00	119	584.00	329	587.20	553	461.10	2392	5942.87	2862.00	6337.91	3.17
	Total- Nationalised Banks	31287	46436.07	57184	177722.06	5	539.28	0	0.00	0	0.00	11839	36940.10	25460	66273.18	17515	20180.07	143290	348090.76	73226.50	172016.92	6.25
C	R R B - KERALA GRAMIN BANK	23494	11054.00	28324	20678.00	0	0.00	0	0.00	0	0.00	2317	6046.00	3900	8775.00	674	601.00	58709	47154.00	7381.00	7558.00	4.24
	Total - Public Sector Banks	77425	70493.62	99588	215066.88	9	873.28	0	0.00	19	367.51	16331	49892.54	43119	97396.57	18352	23343.30	254843	457433.70	107445.52	271295.60	4.47

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(Rs. in lakhs)

SI No.	BANK	Of Net NPA as on September 2016																				Percentage of NPA to Total Advances
		NPA in agriculture loan		NPA in MSME loan		NPA in export credit		NPA in renewable energy		NPA in social infrastructure		NPA in housing loan (priority)		NPA in education loan (priority)		NPA in other priority sector		NPA in total priority sector		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.	
D	PRIVATE SECTOR BANKS																					
1	AXIS BANK	41	1996.96	54	3825.97	0	0.00	0	0.00	0	0.00	83	832.15	124	297.89	58	12.02	360	6964.99	1040.00	12603.94	3.20
2	CATHOLIC SYRIAN BANK	1293	638.32	3143	10368.66	0	0.00	0	0.00	0	0.00	139	368.85	715	1575.56	30	12.83	5320	12964.22	1179.00	8929.23	5.96
3	CITY UNION BANK	11	9.32	24	1172.00	0	0.00	0	0.00	0	0.00	73	643.00	2	4.80	42	258.00	152	2087.12	253.00	4313.30	10.81
4	DHANLAXMI BANK	595	921.54	226	1100.51	0	0.00	0	0.00	5	1752.37	94	287.80	250	557.50	22	78.56	1192	4698.28	436.00	3712.85	2.22
5	FEDERAL BANK	3586	19982.64	2989	16077.55	68	3815.34	0	0.00	0	0.00	814	3530.93	3718	8515.24	96	52.29	11271	51973.99	2801.00	25783.34	2.94
6	HDFC BANK	2168	4122.14	490	2977.51	0	0.00	0	0.00	0	0.00	1	1.40	34	59.47	25	3.73	2718	7164.25	3079.00	3629.86	0.87
7	ICICI BANK	93	171.85	1001	1852.45	0	0.00	0	0.00	0	0.00	67	803.50	37	57.65	197	722.81	1395	3608.26	3296.00	5982.61	1.61
8	INDUS IND BANK	1910	330.97	6705	1153.32	0	0.00	0	0.00	0	0.00	9	47.00	10	20.14	1	0.22	8635	1551.65	14669.00	1910.24	1.05
9	JAMMU & KASHMIR BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15.00	29.18	0.17
10	KARNATAKA BANK	5	2.00	143	1014.00	0	0.00	0	0.00	0	0.00	2	14.00	40	9.00	4	5.00	194	1044.00	58.00	156.00	1.90
11	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	204.00	456.13	0.68
12	KOTAK MAHINDRA BANK	0	0.00	18	603.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	30	112.68	48	716.48	180.00	2819.94	1.83
13	LAKSHMI VILAS BANK	31	5.01	5	10.34	0	0.00	0	0.00	0	0.00	2	6.28	3	3.13	3	50.60	44	75.36	84.00	146.40	0.86
14	SOUTH INDIAN BANK	584	4304.11	1228	31323.09	0	0.00	0	0.00	0	0.00	315	1388.45	1021	1914.51	68	2714.16	3216	41644.32	563.00	10279.44	2.71
15	T.N.MERCANTILE BANK	83	4.58	117	7.04	0	0.00	0	0.00	0	0.00	5	6.92	31	50.52	13	3.08	249	72.14	772.00	1420.17	3.22
16	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
	Total- Pvt Sector Banks	10400	32489.45	16143	71486.24	68	3815.34	0	0.00	5	1752.37	1604	7930.28	5985	13065.41	589	4025.98	34794	134565.06	28629.00	82172.62	2.52
	Total - Commercial Banks	87825	102983.07	115731	286553.12	77	4688.62	0	0.00	24	2119.88	17935	57822.82	49104	110461.98	18941	27369.28	289637	591998.75	136074.52	353468.22	3.79
E	CO-OPERATIVE BANKS																					
1	DIST CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
2	KSCARDB (incl. PCARDBs)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
3	KSCB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12094.00	63489.07	19.23
	Total Co-operative Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12094.00	63489.07	1.68
	Total - Banking Sector	87825	102983.07	115731	286553.12	77	4688.62	0	0.00	24	2119.88	17935	57822.82	49104	110461.98	18941	27369.28	289637	591998.75	148168.52	416957.29	3.52