

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2020		Addition from July 2020 to September 2020		Recovery from July 2020 to September 2020		Gross NPA as at September 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	8,718	37,737	36	263	288	443	8,466	37,557
2	BANK OF INDIA	5,064	22,957	23	86	168	584	4,919	22,459
3	BANK OF MAHARASHTRA	555	3,108	3	66	0	0	558	3,174
4	CANARA BANK	60,760	223,203	0	0	3,442	22,769	57,318	200,434
5	CENTRAL BANK OF INDIA	8,220	22,370	0	0	722	1,502	7,498	20,868
6	INDIAN BANK	5,221	21,838	0	0	95	119	5,126	21,719
7	INDIAN OVERSEAS BANK	11,847	34,796	356	635	1,564	1,784	10,639	33,647
8	PUNJAB & SIND BANK	318	2,578	0	0	0	0	318	2,578
9	PUNJAB NATIONAL BANK	16,016	67,524	26	262	1,881	3,804	14,161	63,982
10	STATE BANK OF INDIA	89,528	240,346	2,490	56,358	10,640	57,816	81,378	238,888
11	UCO BANK	2,244	17,036	26	51	0	0	2,270	17,087
12	UNION BANK OF INDIA	40,810	103,061	4,893	18,937	2,986	10,198	42,717	111,800
	Total- Public Sector Commercial Banks	249,301	796,555	7,853	76,658	21,786	99,019	235,368	774,193
B	R R B - KERALA GRAMIN BANK	55,536	84,303	326	562	9,379	18,058	46,483	66,807
	Total- Public Sector Banks including RRB	304,837	880,857	8,179	77,220	31,165	117,077	281,851	841,000

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(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at June 2020		Addition from July 2020 to September 2020		Recovery from July 2020 to September 2020		Gross NPA as at September 2020	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	6,078	32,152	327	1,239	636	2,884	5,769	30,507
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	2,853	17,676	29	225	173	1,313	2,709	16,588
4	CITY UNION BANK	94	6,010	0	0	11	566	83	5,444
5	DHANLAXMI BANK	1,620	17,645	102	397	182	1,454	1,540	16,588
6	FEDERAL BANK	20,800	157,611	54	817	1,843	7,672	19,011	150,756
7	HDFC BANK	19,684	21,043	1,202	1,922	6,346	8,405	14,540	14,560
8	ICICI BANK	16,634	38,501	4,108	9,230	2,064	2,639	18,678	45,091
9	IDBI BANK	1,578	23,809	0	0	25	62	1,553	23,747
10	IDFC FIRST Bank	1,236	52	0	0	0	0	1,236	52
11	INDUS IND BANK	46,918	7,927	0	0	0	0	46,918	7,927
12	JAMMU & KASHMIR BANK	25	202	6	9	0	0	31	212
13	KARNATAKA BANK	390	8,350	0	0	28	1,802	362	6,548
14	KARUR VYSYA BANK	361	7,475	15	32	35	162	341	7,344
15	KOTAK MAHINDRA BANK	994	24,919	30	80	13	608	1,011	24,390
16	LAKSHMI VILAS BANK	154	1,014	0	0	4	43	150	971
17	RBL Bank	5	1	0	0	0	0	5	1
18	SOUTH INDIAN BANK	5,553	100,826	51	2,187	409	8,007	5,195	95,006
19	T.N.MERCANTILE BANK	205	4,402	0	0	45	1,076	160	3,326
20	YES BANK	354	2,120	0	0	0	0	354	2,120
	Total- Pvt Sector Commercial Banks	125,536	471,734	5,924	16,138	11,814	36,694	119,646	451,178
D	SMALL FINANCE BANKS								
1	ESAF	201,387	27,354	0	0	2,316	391	199,071	26,963
2	Ujjivan Small Finance Bank	3,819	629	2,141	238	1,258	473	4,702	394
	Total- Small Finance Banks	205,206	27,984	2,141	238	3,574	864	203,773	27,357
	Total - Commercial Banks + RRB + SFB	635,579	1,380,575	16,244	93,595	46,553	154,636	605,270	1,319,534
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	3,930	47,541	8,234	54,148	1,316	11,527	10,848	90,162
2	KSCARDB (incl. PCARDBs)	152,236	488,667	40,117	104,365	14,689	35,565	177,664	557,467
3	KSCB	73,492	323,375	62,509	341,237	14,034	238,150	121,967	426,461
	Total Co-operative Banks	229,658	859,583	110,860	499,750	30,039	285,242	310,479	1,074,090
	Total - Banking Sector	865,237	2,240,158	127,104	593,345	76,592	439,878	915,749	2,393,625

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEPTEMBER 2020													
		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)	
		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	BANK OF BARODA	1,872	17,131	4,671	11,952	0	0	0	0	0	0	419	4,794	822	1,984
2	BANK OF INDIA	1,350	2,404	2,351	12,130	0	0	0	0	0	0	160	842	899	1,719
3	BANK OF MAHARASHTRA	198	234	161	1,805	0	0	0	0	0	0	66	562	31	93
4	CANARA BANK	13,721	19,900	23,591	90,589	0	0	0	0	0	0	1,526	12,456	5,756	17,899
5	CENTRAL BANK OF INDIA	2,129	2,197	2,291	5,620	0	0	0	0	0	0	185	1,036	1,485	3,794
6	INDIAN BANK	772	809	1,642	4,301	0	0	0	0	7	10	69	399	1,073	2,816
7	INDIAN OVERSEAS BANK	3,225	5,259	3,801	15,802	0	0	0	0	0	0	114	893	495	2,115
8	PUNJAB & SIND BANK	0	0	194	1,526	0	0	0	0	0	0	24	264	14	25
9	PUNJAB NATIONAL BANK	4,778	12,558	5,428	35,650	0	0	0	0	0	0	667	6,286	2,169	6,391
10	STATE BANK OF INDIA	25,275	33,096	16,229	60,966	0	0	0	0	0	0	4,189	17,386	10,267	29,867
11	UCO BANK	506	1,342	712	7,286	16	3,720	0	0	0	0	146	807	425	1,485
12	UNION BANK OF INDIA	13,321	15,447	14,021	43,132	0	0	0	0	1	0	958	3,257	5,124	12,721
	Total- Public Sector Commercial Banks	67,147	110,377	75,092	290,759	16	3,720	0	0	8	10	8,523	48,982	28,560	80,909
B	R R B - KERALA GRAMIN BANK	17,088	13,137	14,850	16,918	0	0	6	0	0	0	2,803	12,166	6,883	17,670
	Total- Public Sector Banks including RRB	84,235	123,514	89,942	307,677	16	3,720	6	0	8	10	11,326	61,148	35,443	98,579

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at SEPTEMBER 2020													
		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)	
		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	222	6,242	80	14,531	0	0	0	0	0	0	84	831	9	39
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	302	3,919	689	8,681	0	0	0	0	0	0	71	352	1,242	806
4	CITY UNION BANK	16	246	14	337	0	0	0	0	0	0	9	51	19	55
5	DHANLAXMI BANK	496	1,481	243	4,983	0	0	0	0	0	0	50	395	508	1,175
6	FEDERAL BANK	6,367	49,221	1,722	21,618	0	0	0	0	0	0	811	5,296	4,443	11,231
7	HDFC BANK	2,033	4,693	703	1,799	0	0	0	0	0	0	7	7	33	83
8	ICICI BANK	251	1,204	764	5,669	0	0	0	0	0	0	168	1,220	76	154
9	IDBI BANK	806	4,507	465	16,611	34	387	0	0	1	2	43	386	108	301
10	IDFC FIRST Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDUS IND BANK	27,804	3,161	12,867	2,786	0	0	0	0	0	0	11	44	35	91
12	JAMMU & KASHMIR BANK	0	0	8	171	0	0	0	0	0	0	0	0	0	0
13	KARNATAKA BANK	19	2,575	139	3,124	0	0	0	0	0	0	8	44	76	185
14	KARUR VYSYA BANK	13	76	65	3,315	0	0	0	0	0	0	50	1,032	46	103
15	KOTAK MAHINDRA BANK	1	83	106	2,779	0	0	0	0	0	0	7	50	84	278
16	LAKSHMI VILAS BANK	35	3	46	377	0	0	0	0	0	0	0	0	0	0
17	RBL Bank	9	1	2	0	0	0	0	0	0	0	0	0	0	0
18	SOUTH INDIAN BANK	1,097	23,828	871	40,786	0	0	0	0	1	60	315	1,703	1,651	1,518
19	T.N.MERCANTILE BANK	10	292	98	1,672	0	0	0	0	0	0	5	27	30	73
20	YES BANK	0	0	20	878	0	0	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	39,481	101,532	18,902	130,117	34	387	0	0	2	62	1,639	11,437	8,360	16,093
D	SMALL FINANCE BANKS														
1	ESAF	14,495	2,275	2,730	533	0	0	0	0	0	0	268	159	229	17
2	Ujjivan Small Finance Bank	389	49	180	36	0	0	0	0	0	0	218	21	0	0
	Total- Small Finance Banks	14,884	2,324	2,910	569	0	0	0	0	0	0	486	180	229	17
	Total - Commercial Banks + RRB + SFB	138,600	227,371	111,754	438,363	50	4,107	6	0	10	72	13,451	72,765	44,032	114,688
E	CO-OPERATIVE BANKS														
1	DIST CO-OPERATIVE BANKS	99	1,354	1,147	22,275	0	0	0	0	0	0	1,420	16,498	3	17
2	KSCARDB (incl. PCARDBs)	42,103	63,371	15,389	33,384	0	0	0	0	0	0	41,432	103,072	111	326
3	KSCB	5,688	5,228	7,925	5,846	0	0	0	0	399	21	14,580	64,882	565	1,547
	Total Co-operative Banks	47,890	69,953	24,461	61,505	0	0	0	0	399	21	57,432	184,452	679	1,891
	Total - Banking Sector	186,490	297,324	136,215	499,868	50	4,107	6	0	409	93	70,883	257,217	44,711	116,579

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at SEPTEMBER 2020		Percentage of Gross NPA to Total Advances
		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	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	532	301	8,316	36,162	150	1,395	321,068	1,198,604	3
2	BANK OF INDIA	115	14	4,875	17,109	44	5,351	131,910	390,784	6
3	BANK OF MAHARASHTRA	48	1	504	2,695	54	479	3,295	31,859	10
4	CANARA BANK	6,125	15,263	50,719	156,107	6,599	44,327	1,742,187	4,832,637	4
5	CENTRAL BANK OF INDIA	84	1	6,174	12,648	1,324	8,220	171,589	584,379	4
6	INDIAN BANK	62	257	3,625	8,592	1,501	13,127	209,672	797,567	3
7	INDIAN OVERSEAS BANK	225	195	7,860	24,264	2,779	9,383	244,804	612,520	5
8	PUNJAB & SIND BANK	86	763	318	2,578	0	0	1,750	19,697	13
9	PUNJAB NATIONAL BANK	1,019	2,866	14,061	63,751	100	231	141,181	943,328	7
10	STATE BANK OF INDIA	0	0	55,960	141,315	25,418	97,573	1,864,211	8,092,142	3
11	UCO BANK	365	1,240	2,170	15,880	100	1,207	49,814	324,396	5
12	UNION BANK OF INDIA	620	622	34,045	75,179	8,672	36,621	488,227	2,169,833	5
	Total- Public Sector Commercial Banks	9,281	21,523	188,627	556,280	46,741	217,914	5,369,708	19,997,746	4
B	R R B - KERALA GRAMIN BANK	438	619	42,068	60,510	4,415	6,296	1,534,095	1,737,063	4
	Total- Public Sector Banks including RRB	9,719	22,142	230,695	616,790	51,156	224,210	6,903,803	21,734,809	4

10.31. RECOVERY AND NPA MANAGEMENT AS AT SEPTEMBER 2020

(Rs. in lakhs)

SI No.	BANK							Total Advances as at SEPTEMBER 2020		Percentage of Gross NPA to Total Advances
		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.	
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	5,087	394	5,482	22,037	287	8,470	134,554	1,201,718	3
2	BANDHAN BANK	0	0	0	0	0	0	126	7,950	0
3	CATHOLIC SYRIAN BANK	2	0	2,306	13,758	403	2,830	204,402	399,333	4
4	CITY UNION BANK	5	323	63	1,012	20	4,432	3,295	79,308	7
5	DHANLAXMI BANK	10	6	1,307	8,040	233	8,548	99,599	426,851	4
6	FEDERAL BANK	5,521	63,219	18,864	150,585	147	171	927,674	4,246,243	4
7	HDFC BANK	0	0	2,776	6,582	11,764	7,978	1,142,387	2,027,292	1
8	ICICI BANK	53	44	1,312	8,291	17,366	36,800	270,508	1,147,724	4
9	IDBI BANK	2	0	1,459	22,193	94	1,554	54,338	444,775	5
10	IDFC FIRST Bank	0	0	0	0	1,236	52	196,577	83,081	0
11	INDUS IND BANK	0	0	40,717	6,082	6,201	1,845	1,030,340	893,320	1
12	JAMMU & KASHMIR BANK	0	0	8	171	23	40	834	10,505	2
13	KARNATAKA BANK	3	0	245	5,927	117	621	7,245	82,554	8
14	KARUR VYSYA BANK	5	10	179	4,537	162	2,807	9,753	44,049	17
15	KOTAK MAHINDRA BANK	0	0	198	3,191	813	21,199	8,143	184,335	13
16	LAKSHMI VILAS BANK	0	0	81	380	69	591	1,367	60,283	2
17	RBL Bank	0	0	11	1	-6	0	13,698	5,620	0
18	SOUTH INDIAN BANK	54	5	3,989	67,900	1,206	27,106	372,956	2,800,375	3
19	T.N.MERCANTILE BANK	2	0	145	2,064	15	1,261	10,542	55,462	6
20	YES BANK	0	0	20	878	334	1,242	25,530	293,040	1
	Total- Pvt Sector Commercial Banks	10,744	64,001	79,162	323,629	40,484	127,549	4,513,868	14,493,819	3
D	SMALL FINANCE BANKS									
1	ESAF	4,616	292	22,338	3,276	176,733	23,687	1,608,546	432,351	6
2	Ujjivan Small Finance Bank	1,039	102	1,826	208	2,876	186	99,433	25,412	2
	Total- Small Finance Banks	5,655	394	24,164	3,484	179,609	23,873	1,707,979	457,763	6
	Total - Commercial Banks + RRB + SFB	26,118	86,537	334,021	943,903	271,249	375,632	13,125,650	36,686,390	4
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	6,706	16,698	9,375	56,842	1,473	33,320	61,125	349,330	26
2	KSCARDB (incl. PCARDBs)	15,874	19,752	114,909	219,905	62,755	337,562	429,335	716,970	78
3	KSCB	58,246	124,301	87,403	201,826	34,564	224,635	814,419	4,026,489	11
	Total Co-operative Banks	80,826	160,751	211,687	478,574	98,792	595,517	1,304,879	5,092,789	21
	Total - Banking Sector	106,944	247,288	545,708	1,422,476	370,041	971,148	14,430,529	41,779,179	6