

8.32. RECOVERY AND NPA MANAGEMENT AS AT MARCH 2018

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at December 2017		Addition from January 2018 to March 2018		Recovery from January 2018 to March 2018		Gross NPA as at March 2018	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	328	971	10	9	68	59	270	921
2	ANDHRA BANK	391	2659	47	52	26	137	412	2574
3	BANK OF BARODA	4702	21017	223	935	302	1230	4623	20722
4	BANK OF INDIA	5104	22641	780	2500	890	3030	4994	22111
5	BANK OF MAHARASHTRA	177	832	90	110	90	105	177	837
6	CANARA BANK	59722	147782	35050	24989	40939	31831	53833	140940
7	CENTRAL BANK OF INDIA	9339	27294	549	237	1351	3005	8537	24526
8	CORPORATION BANK	14452	39131	2188	6815	4040	10441	12600	35504
9	DENA BANK	869	1840	63	4016	26	162	906	5694
10	IDBI BANK	683	23992	110	225	163	2037	630	22180
11	INDIAN BANK	4580	11502	493	641	621	1158	4452	10985
12	INDIAN OVERSEAS BANK	16526	42205	9238	2122	8216	2836	17548	41491
13	ORIENTAL BANK OF COMMERCE	667	2581	50	225	126	441	591	2365
14	PUNJAB & SIND BANK	291	1179	0	0	0	0	291	1179
15	PUNJAB NATIONAL BANK	15474	73035	1486	6460	1309	4828	15651	74667
16	STATE BANK OF INDIA	68234	162854	17587	49430	22093	80284	63728	132000
17	SYNDICATE BANK	34444	44720	2205	1980	2276	4360	34373	42340
18	UCO BANK	3097	8883	343	3083	229	2862	3211	9105
19	UNION BANK OF INDIA	25282	36156	805	397	407	198	25680	36355
20	UNITED BANK OF INDIA	270	1354	16	122	20	183	266	1293
21	VIJAYA BANK	6474	12597	1143	1496	1707	2785	5910	11308
	Total- Public Sector Commercial Banks	271106	685225	72476	105844	84899	151972	258683	639097
B	R R B - KERALA GRAMIN BANK	52646	49621	7283	17542	12449	22445	47480	44718
	Total- Public Sector Banks including RRB	323752	734846	79759	123386	97348	174417	306163	683814

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SI No.	BANK	Gross NPA as at December 2017		Addition from January 2018 to March 2018		Recovery from January 2018 to March 2018		Gross NPA as at March 2018	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	1418	31448	115	1123	466	3213	1067	29358
2	CATHOLIC SYRIAN BANK	7121	40202	447	5390	590	2879	6978	42713
3	CITY UNION BANK	424	6724	0	0	0	0	424	6724
4	DHANLAXMI BANK	2038	27213	170	1088	445	2463	1763	25838
5	FEDERAL BANK	20461	110543	1692	13852	542	8034	21611	116361
6	HDFC BANK	12747	15638	5770	7937	6440	7866	12077	15710
7	ICICI BANK	11153	27375	539	2901	0	0	11692	30276
8	INDUS IND BANK	6954	3958	2296	1634	3190	1969	6060	3622
9	JAMMU & KASHMIR BANK	13	95	0	0	0	3	13	92
10	KARNATAKA BANK	329	1283	31	84	38	54	322	1312
11	KARUR VYSYA BANK	173	1514	19	123	56	189	136	1448
12	KOTAK MAHINDRA BANK	179	10443	33	469	20	229	192	10683
13	LAKSHMI VILAS BANK	142	587	0	0	3	49	139	538
14	SOUTH INDIAN BANK	5416	36577	602	17927	1439	4156	4579	50348
15	T.N.MERCANTILE BANK	908	1539	9	1059	78	110	839	2488
16	YES BANK	16	42	3	9	0	0	19	51
17	BANDHAN BANK	0	0	0	0	0	0	0	0
	Total- Pvt Sector Commercial Banks	69492	315183	11726	53596	13307	31216	67911	337564
	Total - Commercial Banks + RRB	393244	1050029	91485	176982	110655	205633	374074	1021378
D	SMALL FINANCE BANKS								
1	ESAF	0	0	0	0	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	190349	252491	38052	186624	98816	308774	129585	130341
3	KSCB	17994	42592	0	3190	0	12713	17994	33069
	Total Co-operative Banks	208343	295083	38052	189814	98816	321487	147579	163410
	Total - Banking Sector	601587	1345112	129537	366796	209471	527120	521653	1184788

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(Rs. in lakhs)

Sl No.	BANK	Of Gross NPA as at March 2018																				Total Advances as at March 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	17	52	142	481	0	0	0	0	0	0	12	99	32	91	13	6	216	729	54	192	7227	44149	2
2	ANDHRA BANK	12	26	205	2186	0	0	0	0	0	0	27	132	68	178	0	0	312	2522	100	52	17858	309746	1
3	BANK OF BARODA	738	2856	1811	11626	0	0	0	0	0	0	297	1808	925	2309	65	32	3836	18631	787	2091	116844	370409	6
4	BANK OF INDIA	1328	2673	2088	8652	0	0	0	0	0	0	183	783	1096	2289	189	11	4884	14408	110	7703	105633	318579	7
5	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	15	106	20	55	0	0	35	161	142	676	1974	9785	9
6	CANARA BANK	16450	15082	17571	76329	0	0	0	0	0	0	1150	6337	9375	26615	5250	239	49796	124602	4037	16338	1345075	2707647	5
7	CENTRAL BANK OF INDIA	1757	3699	617	5281	0	0	0	0	0	0	212	1012	1824	4346	166	7	4576	14345	3961	10181	181257	398491	6
8	CORPORATION BANK	2946	4091	3443	16121	0	0	0	0	0	0	423	1964	1917	5069	836	809	9565	28053	3035	7451	104073	310993	11
9	DENA BANK	37	439	363	733	0	0	0	0	0	0	24	99	134	298	283	269	841	1838	65	3856	5360	79603	7
10	IDBI BANK	210	665	208	17970	0	0	0	0	1	2	30	344	109	370	1	0.03	559	19352	71	2828	47968	421590	5
11	INDIAN BANK	757	1913	1766	3233	0	0	0	0	3	2	123	468	1621	4488	27	9	4297	10113	155	872	202374	422104	3
12	INDIAN OVERSEAS BANK	3345	5987	4212	16982	0	0	0	0	0	0	310	1356	1832	5080	0	0	9699	29405	7849	12086	191013	477927	9
13	ORIENTAL BANK OF COMMERCE	69	176	232	804	0	0	0	0	0	0	49	203	192	435	3	0.97	545	1619	46	746	9689	56138	4
14	PUNJAB & SIND BANK	0	0	148	457	0	0	0	0	0	0	33	243	13	21	0	0	194	721	97	458	1691	34840	3
15	PUNJAB NATIONAL BANK	5044	12004	5728	39085	0	0	0	0	0	0	977	10688	2993	8889	0	0	14742	70665	909	4002	143880	676034	11
16	STATE BANK OF INDIA	16885	16669	13893	31084	0	0.00	2	1.00	83	1325	2666	11392	18070	50300	597	654	52196	111425	11532	20575	1668822	6616243	2
17	SYNDICATE BANK	5140	5965	11688	19206	0	0	0	0	0	0	1051	3296	4109	10518	654	1050	22642	40035	11731	2305	389562	846654	5
18	UCO BANK	138	728	1368	3112	3	100	0	0	0	0	142	1320	851	2632	305	798	2807	8690	404	415	51702	230403	4
19	UNION BANK OF INDIA	9597	8087	8339	14804	0	0	0	0	3	30	557	1577	3839	8724	133	4	22468	33225	3212	3130	371277	1192838	3
20	UNITED BANK OF INDIA	16	47	53	373	0	0	0	0	0	0	31	431	9	28	10	43	119	922	147	372	4289	25428	5
21	VIJAYA BANK	1147	3730	2825	3763	0	0	0	0	0	0	205	932	708	1354	421	453	5306	10232	604	1076	185330	506565	2
	Total- Public Sector Commercial Banks	65633	84889	76700	272281	3	100	2	1	90	1360	8517	44589	49737	134088	8953	4385	209635	541694	49048	97403	5152898	16056166	4
B	R R B - KERALA GRAMIN BANK	16910	9680	19694	15958	0	0	15	2	0	0	1506	4680	3525	8350	524	590	42174	39260	5306	5458	1699817	1632034	3
	Total- Public Sector Banks including RRB	82543	94569	96394	288239	3	100	17	3	90	1360	10023	49269	53262	142438	9477	4975	251809	580954	54354	102861	6852715	17688200	4

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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 infrastru		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	108	3643	90	10840	0	0	0	0	0	0	84	924	25	87	63	9	370	15503	697	13855	36078	824891	4
2	CATHOLIC SYRIAN BANK	1055	8493	2352	19772	0	0	0	0	1	92	99	411	2469	6354	8	20	5984	35141	994	7572	201477	375262	11
3	CITY UNION BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	424	6724	2649	70213	10
4	DHANLAXMI BANK	503	713	186	2669	0	0	0	0	4	66	43	175	434	1011	20	2715	1190	7349	573	18489	95604	393763	7
5	FEDERAL BANK	5019	26360	3112	26876	73	6988	0	0	0	0	943	4359	6498	15170	83	75	15728	79827	5883	36534	746777	3289271	4
6	HDFC BANK	4899	6695	1409	3528	0	0	0	0	0	0	5	19	69	165	24	5	6406	10412	5671	5298	816450	1544245	1
7	ICICI BANK	90	343	195	1670	0	0	0	0	0	0	128	706	80	163	254	887	747	3769	10945	26506	144252	851939	4
8	INDUS IND BANK	855	167	2178	539	0	0	0	0	0	0	16	56	34	90	1	0.22	3084	853	2976	2770	264743	651734	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	502	19207	0
10	KARNATAKA BANK	9	3	150	425	0	0	0	0	0	0	5	45	71	180	4	0.38	239	653	83	659	6787	67099	2
11	KARUR VYSYA BANK	2	1	24	144	0	0	0	0	0	0	8	158	28	70	5	18	67	392	69	1057	8880	98558	1
12	KOTAK MAHINDRA BANK	2	106	43	2641	0	0	0	0	0	0	14	62	60	201	1	4	120	3013	72	7670	6010	197721	5
13	LAKSHMI VILAS BANK	33	59	42	146	0	0	0	0	0	0	3	18	2	2	9	12	89	237	50	301	1754	91595	1
14	SOUTH INDIAN BANK	1062	10630	1206	22638	0	0	0	0	0	0	460	2565	1725	3689	112	7	4565	39529	14	10820	355533	2245650	2
15	T.N.MERCANTILE BANK	13	293	117	644	0	0	0	0	0	0	6	19	53	108	0	0	189	1064	650	1425	7919	37237	7
16	YES BANK	7	2	3	17	0	0	0	0	0	0	0	0	0	0	0	0	10	19	9	32	10298	218643	0
17	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107	8274	0
	Total- Pvt Sector Commercial Banks	13657	57508	11109	92554	73	6988	0	0	5	158	1814	9517	11548	27290	592	3829	38798	197844	29113	139719	2705820	10985303	3
	Total - Commercial Banks + RRB	96200	152078	107503	380794	76	7088	17	3	95	1518	11837	58786	64810	169729	10069	8804	290607	778798	83467	242580	9558535	28673504	4
D	SMALL FINANCE BANKS																							
1	ESAF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17783	4844	0
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17783	4844	0
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	581985	3592298	0
2	KSCARDB (incl. PCARDBs)	13520	25018	9752	21298	0	0	0	0	0	0	23775	53865	63	249	5484	9362	52594	109791	76991	20549	437630	630013	21
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17994	33069	26794	555359	6
	Total Co-operative Banks	13520	25018	9752	21298	0	0	0	0	0	0	23775	53865	63	249	5484	9362	52594	109791	94985	53618	1046409	4777670	3
	Total - Banking Sector	109720	177095	117255	402092	76	7088	17	3	95	1518	35612	112651	64873	169977	15553	18165	343201	888590	178452	296198	10622727	33456017	4