

8.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2019

(Rs. in lakhs)

Sl No.	BANK	Gross NPA as at MAR 2019		Addition from APRIL 2019 TO JUNE 2019		Recovery from APRIL 2019 TO JUNE 2019		Gross NPA as at JUNE 2019	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	ALLAHABAD BANK	304	1648	98	732	32	253	370	2127
2	ANDHRA BANK	419	5958	104	645	41	322	482	6281
3	BANK OF BARODA	11161	46988	9568	14865	308	2055	20421	59798
4	BANK OF INDIA	6522	22122	1758	2852	1188	1473	7092	23502
5	BANK OF MAHARASHTRA	910	754	40	76	25	64	925	766
6	CANARA BANK	41452	143840	4764	25911	2187	8301	44029	161450
7	CENTRAL BANK OF INDIA	7902	27103	610	1688	510	1187	8002	27604
8	CORPORATION BANK	9434	31629	654	3081	302	1701	9786	33009
10	INDIAN BANK	3873	10756	737	2213	175	237	4435	12732
11	INDIAN OVERSEAS BANK	9118	29971	2015	3375	2956	5412	8177	27934
12	ORIENTAL BANK OF COMMERCE	569	3786	144	984	19	107	694	4663
13	PUNJAB & SIND BANK	306	1320	43	745	43	5	306	2060
14	PUNJAB NATIONAL BANK	11656	66470	2574	7087	3075	6196	11155	67361
15	STATE BANK OF INDIA	51227	243078	48313	50960	2450	18043	97090	275995
16	SYNDICATE BANK	35214	43060	1614	3916	1586	2822	35242	44154
17	UCO BANK	2459	10845	419	4134	655	456	2223	14523
18	UNION BANK OF INDIA	21318	39891	8235	9574	1286	771	28267	48694
19	UNITED BANK OF INDIA	101	560	22	212	2	23	121	749
	Total- Public Sector Commercial Banks	213945	729779	81712	133050	16840	49428	278817	813400
B	R R B - KERALA GRAMIN BANK	46934	49870	43433	80757	20075	37795	70292	92832
	Total- Public Sector Banks including RRB	260879	779648	125145	213807	36915	87223	349109	906232

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		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	985	34019	809	4217	621	10730	1173	27506
2	BANDHAN BANK	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	3219	28786	347	2402	174	1912	3392	29276
4	CITY UNION BANK	110	2074	4	19	7	41	107	2052
5	DHANLAXMI BANK	1662	23550	139	652	220	306	1581	23896
6	FEDERAL BANK	21828	141515	2960	27289	2263	10753	22525	158051
7	HDFC BANK	23501	30462	15775	24059	17208	26171	22068	28350
8	ICICI BANK	13358	33092	1724	3820	836	1804	14246	35108
9	IDBI BANK	1011	26182	183	1417	8	61	1186	27538
10	IDFC FIRST Bank	264	23	110	7	0	0	374	30
11	INDUS IND BANK	9893	3891	16203	2313	1166	533	24930	5671
12	JAMMU & KASHMIR BANK	13	92	0	0	0	0	13	92
13	KARNATAKA BANK	365	3826	77	1249	46	156	396	4919
14	KARUR VYSA BANK	242	4568	79	1567	14	105	307	6031
15	KOTAK MAHINDRA BANK	227	10926	0	0	0	0	227	10926
16	LAKSHMI VILAS BANK	150	590	15	140	2	5	163	725
17	RBL Bank	2	0	0	0	0	0	2	0
18	SOUTH INDIAN BANK	5364	82465	729	6010	1603	1359	4490	87116
19	T.N.MERCANTILE BANK	289	2792	9	446.00	44	39	254	3199.36
20	YES BANK	107	571	141	1198	0	0	248	1769
	Total- Pvt Sector Commercial Banks	82590	429426	39304	76806	24212	53975	97682	452257
D	SMALL FINANCE BANKS								
1	ESAF	57802	7739	0	0	0	0	57802	7739
2	Ujjivan Small Finance Bank	2769	341	92	14	285	37	2576	319
	Total- Small Finance Banks	60571	8080	92	14	285	37	60378	8058
	Total - Commercial Banks + RRB + SFB	404040	1217155	164541	290626	61412	141234	507169	1366547
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0	0
2	KSCARDB (incl. PCARDBs)	110670	437308	45680	108190	39298	113518	117052	431980
3	KSCB	12380	20518	1602	10550	1124	4140	12858	26928
	Total Co-operative Banks	123050	457827	47282	118740	40422	117658	129910	458909
	Total - Banking Sector	527090	1674981	211823	409366	101834	258892	637079	1825455

8.31. RECOVERY AND NPA MANAGEMENT AS AT JUNE 2019

(Rs. in lakhs)

SI No.	BANK	Of Gross NPA as at JUNE 2019																				Total Advances as at JUNE 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		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.	
A	PUBLIC SECTOR COMMERCIAL BANKS																							
1	ALLAHABAD BANK	16	107	217	1402	0	0	0	0	0	0	14	120	84	299	0	0	331	1928	39	199	7351	53820	4
2	ANDHRA BANK	15	17	245	5489	0	0	0	0	0	0	44	246	79	190	7	0.40	390	5942	92	339	14462	333797	2
3	BANK OF BARODA	2247	9186	5231	15290	0	0	0	0	0	0	694	5988	1891	4738	1798	1582	11861	36784	8560	23014	355863	1165218	5
4	BANK OF INDIA	1900	2456	3455	10709	0	0	0	0	0	0	226	1096	1170	2066	190	18	6941	16345	151	7156	131636	355156	7
5	BANK OF MAHARASHTRA	19	17	171	246	0	0	0	0	0	0	12	69	27	85	111	1	340	418	585	348	2241	25344	3
6	CANARA BANK	12133	30538	16341	87066	0	0	0	0	0	0	894	4842	7114	20209	395	311	36877	142966	7152	18484	1509806	3433239	5
7	CENTRAL BANK OF INDIA	2502	5942	2344	7575	0	0	0	0	0	0	180	854	1739	4348	150	5	6915	18724	1087	8880	195155	483833	6
8	CORPORATION BANK	2254	5151	4060	15854	0	0	0	0	0	0	312	1671	2081	5625	665	1200	9372	29501	414	3508	85605	354380	9
10	INDIAN BANK	919	2382	1571	4656	0	0	0	0	7	11	128	660	1435	3872	334	629.00	4394	12210	41	523	228531	574881	2
11	INDIAN OVERSEAS BANK	2356	4743	3184	11527	0	0	0	0	0	0.00	226	968	914	3197	0	0	6680	20435	1497	7499	220536	549239	5
12	ORIENTAL BANK OF COMMERCE	93	1397	294	2269	0	0	0	0	0	0	75	427	178	371	5	2	645	4466	49	197	8425	56090	8
13	PUNJAB & SIND BANK	0	0	196	1618	0	0	0	0	0	0	39	341	16	32	1	1.44	252	1992	54	68	1430	21252	10
14	PUNJAB NATIONAL BANK	4092	11200	3780	34847	0	0	0	0	0	0	678	7218	1950	5464	421	7018	10921	65747	234	1614	143745	767069	9
15	STATE BANK OF INDIA	18107	19499	16847	38687	0	0	1	0	0	0	4075	13526	13278	37704	34917	53327	87225	162743	9865	113252	1868779	7376409	4
16	SYNDICATE BANK	4796	5688	8821	18576	0	0.00	0	0.00	0	0	1085	5625	4036	10510	1025	2130	19763	42529	15479	1625	416259	928439	5
17	UCO BANK	610	1846	704	3866	8	1393	0	0	4	1	135	1893	530	1789	187	485	2178	11275	45	3248	53252	277246	5
18	UNION BANK OF INDIA	11372	11172	10766	25879	0	0	0	0	2	0	615	2041	3248	7540	95	2	26098	46633	2169	2060	392328	1307333	4
19	UNITED BANK OF INDIA	1	0	52	486	0	0	0	0	0	0	14	187	5	13	0	0	72	686	49	63	4396	60889	1
	Total- Public Sector Commercial Banks	63432	111341	78279	286041	8	1393	1	0	13	12	9446	47772	39775	108052	40301	66713	231255	621324	47562	192076	5639800	18123634	4
B	R R B - KERALA GRAMIN BANK	26093	19139	22810	23448	0	0	7	1	0	0	3863	15863	9494	23735	546	714	62813	82900	7479	9932	1862183	1782633	5
	Total- Public Sector Banks including RRB	89525	130480	101089	309489	8	1393	8	1	13	12	13309	63635	49269	131787	40847	67427	294068	704224	55041	202008	7501983	19906267	5

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(Rs. in lakhs)

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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	174	5921	97	11036	0	0	0	0	0	0	71	742	35	193	356	36	733	17928	440	9578	120903	973901	3	
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	186	18573	0	
3	CATHOLIC SYRIAN BANK	364	5346	776	14776	0	0	0	0	0	0	97	485	1792	4717	6	1	3035	25325	357	3951	202337	327054	9	
4	CITY UNION BANK	12	22	13	278	0	0	0	0	0	0	10	58	23	61	3	45	61	464	46	1588	3165	78158	3	
5	DHANLAXMI BANK	390	1226	195	4390	0	0	0	0	0	0	38	251	476	1147	10	5	1109	7019	472	16877	98343	417344	6	
6	FEDERAL BANK	7579	49174	3414	41769	84	79	0	0	0	0	1077	6134	5572	14520	94	106	17820	111782	4705	46269	878324	3826524	4	
7	HDFC BANK	6816	10391	1598	3697	0	0	0	0	0	0	14	12	64	116	0	0.00	8492	14216	13576	14134	1000595	1891148	1	
8	ICICI BANK	197	998	717	4436	0	0	0	0	0	0	131	874	134	278	51	28	1230	6614	13016	28495	212375	1074069	3	
9	IDBI BANK	486	3308	417	19904	33	387	0	0	1	2	42	469	117	390	2	0.03	1098	24460	88	3078	55457	446060	6	
10	IDFC FIRST Bank	152	10	171	11	0	0	0	0	0	0	3	1	0	0	0	0	326	22	48	8	121324	29361	0	
11	INDUS IND BANK	10234	1105	3428	1604	0	0	0	0	0	0	10	63	34	90	4200	301.15	17906	3163	7024	2509	324843	797013	1	
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	92	638	8614	1	
13	KARNATAKA BANK	12	396	142	1006	0	0	0	0	0	0	9	57	77	198	6	0	246	1657	150	3262	7474	72188	7	
14	KARUR VYSYA BANK	26	104	41	1892	0	0	0	0	0	0	20	415	47	106	9	38	143	2555	164	3476	9190	46263	13	
15	KOTAK MAHINDRA BANK	5	178	83	4507	0	0	0	0	0	0	14	58	58	183	0	0	160	4926	67	6000	7443	206867	5	
16	LAKSHMI VILAS BANK	1	4	7	95	0	0	0	0	0	0	0	0	0	0	7	42	15	141	148	584	1645	140483	1	
17	RBL Bank	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0.00	2	0	0	0	4281	3690	0	
18	SOUTH INDIAN BANK	1319	27923	1330	42534	0	0	0	0	1	69	410	2455	2031	2791	80	5	5171	75777	-681	11339	384059	2582528	3	
19	T.N.MERCANTILE BANK	12	295.00	100	1409	0	0	0	0	0	0	4	15	31	67	3	1	150	1787.00	104	1412	11165	50878	6.29	
20	YES BANK	108	280	31	976	0	0	0	0	0	0	0	0.00	0	0	0	0	139	1256	109	513	21230	287966	1	
	Total- Pvt Sector Commercial Banks	27888	106681	12561	154321	117	466	0	0	2	71	1950	12088	10491	24856	4827	609	57836	299092	39846	153165	3464977	13278682	3	
D	SMALL FINANCE BANKS																								
1	ESAF	19576	3054	3528	488	0	0	0	0	0	0	55	18	205	26	9724	796	33088	4381	24714	3358	1365094	259570	3	
2	Ujjivan Small Finance Bank	202	38	319	32	0	0	0	0	0	0	243	37.64	0	0	1167	155.11	1931	263	645	56	101200	21023	2	
	Total- Small Finance Banks	19778	3092	3847	520	0	0	0	0	0	0	298	56	205	26	10891	951	35019	4644	25359	3414	1466294	280593	3	
	Total - Commercial Banks + RRB + SFB	137191	240253	117497	464330	125	1859	8	1	15	83	15557	75779	59965	156669	56565	68986	386923	1007961	120246	358586	12433254	33465542	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	639384	3738755	0	
2	KSCARDB (incl. PCARDBs)	19655	31236	7182	19905	0	0	0	0	0	0	33571	78713	102	365	6532	13098	67042	143317	50010	288663	450218	638074	68	
3	KSCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12858	26928	23272	608807	4
	Total Co-operative Banks	19655	31236	7182	19905	0	0	0	0	0	0	33571	78713	102	365	6532	13098	67042	143317	62868	315592	1112874	4985636	9	
	Total - Banking Sector	156846	271489	124679	484235	125	1859	8	1	15	83	49128	154492	60067	157034	63097	82084	453965	1151278	183114	674177	13546128	38451178	5	