# GOVERNMENT OF INDIA MINISTRY OF FINANCE

Part W.

# LOK SABHA

# **UNSTARRED QUESTION NO-3107**

ANSWERED ON- 15/03/2021

### STRESSED ASSETS OF BANKS

3107. SHRI MANNE SRINIVAS REDDY SHRI KOTHA PRABHAKAR REDDY

Will the Minister of FINANCE be pleased to state:-

- (a) whether the estimated overall stressed assets (gross nonperforming assets + restructured assets) could rise 30 per cent for the banking system and the increase is almost 1.7 times in the retails segment in the second half of Financial Year 2021-22 and if so, the comparative details thereof in the last five years and current year as on date and reasons therefor, bank-wise; and
- (b) whether a lot of the retail stress was coming from unsecured advances and that it would be seen more in private banks because of their higher exposure to unsecured loans and the stock of stressed retail assets for Public Sector Banks (PSBs) could rise to 2.9 percent in Financial Year 2021-22 from 2.1 per cent in Financial Year 2020-21 while it could climb from 1.2 per cent to 4.3 per cent for private banks and also expected deposit rates to rise as credit growth revives and capital market flows are enhanced in future and if so, the details worked out and if not, the reasons for not working out, PSB and private bank-wise?

### **ANSWER**

## THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

### (SHRI ANURAG SINGH THAKUR)

(a) and (b): The Reserve Bank of India (RBI) is the supervisor of the banking system and releases a Financial Stability Report (FSR), which contains, *inter alia*, its projections of gross non-performing assets (NPAs) based on macro stress tests. While the latest FSR, of January 2021, does not contain projections in respect of overall stressed advances, stressed retail advances and deposit rates, as per the report, the gross NPA ratio of scheduled commercial banks (SCBs), under the baseline scenario, may increase from 7.5 per cent in September 2020 to 13.5 per cent by September 2021.

As per RBI inputs, the said gross NPA ratio has been arrived at without factoring in the impact of the policy actions under way, viz., RBI's resolution framework for COVID-19-related stress and one-time restructuring of loans to micro, small and medium enterprises (MSMEs), which aim to facilitate revival of real sector activities and mitigate the pandemic's impact on borrowers. Under the said framework/scheme, resolution/restructuring of eligible loan accounts is permitted without asset classification downgrade. Therefore, the actual movement of gross NPA ratio of SCBs will depend on the extent to which the benefit of the said framework/scheme is availed of by the eligible borrowers and facilitates revival and mitigates the pandemic's impact on borrowers.

Bank-wise details of stressed advances as a percentage of the overall advances and stressed retail advances as a percentage of the retail advances of SCBs, as at the end of each of the last five financial years and at the end of December 2020, as per RBI data, are at Annex.

# Lok Sabha Unstarred Question no. 3107, regarding Stressed Assets of Banks

# Stressed advances (gross NPAs + Restructured standard advances) as a percentage of the gross advances and stressed retail advances as a percentage of the retail advances of Scheduled Commercial Banks

Bank AB Bank Limited	Stres 31.3. 2016 14.2	sed adv 31.3. 2017 12.6	vances a 31.3. 2018	as perce advances 31.3. 2019	entage of series 31.3. 2020	Stressed advances as percentage of the gross advances  1.3. 31.3. 31.3. 31.3. 31.3. 31.3. 31.12.2020  14.2 12.6 16.0	Stress 31.3. 2016	31.3. 2017	ail adva reta 31.3. 2018	advances as peretail advances l.3. 31.3. 31.3 31.3 31.3 31.3 31.3 31.	as percunces 31.3. 2020	Stressed retail advances as percentage of the retail advances  31.3.   31.3.   31.3.   31.3.   31.3.   2019   2020    2016   2017   2018   2019   2020   31.12.2020
Abu Dhabi Commercial Bank PJSC	1.1	1.0	1.1	3.5	-	Î	1.2	1.1	1.1	1.3	1.	1
American Express Banking Corporation	1.7	1.3	1.7	3.7	2.0	2.2	1.7	1.8	2.6	2.9	2.4	2.5
Australia and New Zealand Banking Group Limited	I	Ĭ.	ı	4.3	0.8	1.0	T	1	1	1	1	1
Axis Bank Limited	5.1	6.6	7.0	5.2	4.2	2.9	0.7	0.9	1.3	0.8	0.7	0.3
Bandhan Bank Limited	0.2	0.5	1.3	2.0	1.5	1.1	0.2	0.5	1.4	2.2	1.4	1.3
Bank of America, National Association	1	0.8	1	1	ı	ì	1	ï	ī	r E	ï	ı
Bank of Bahrain and Kuwait B.S.C.	8.7	5.7	1.2	4.6	4.8	0.9	0.7	0.7	0.8	2.2	2.1	1.9
Bank of Baroda (BoB)	16.2	14.9	14.8	11.0	10.5	8.7	5.8	4.7	1.3	2.1	2.2	2.7
Dena Bank	15.6	20.7	24.6	22.3	Am	Amalgamated	4.3	6.9	4.9	4.3	An	Amalgamated
Vijaya Bank	8.9	7.7	6.8	6.9	ı ı	into BoB	1.1	0.8	0.7	0.8		into BoB
Bank of Ceylon	0.5	0.4	0.3	1.1	5.8	4.8	10.0	15.1	14.7	I	Ē	t
Bank of India	18.8	16.9	18.5	16.3	15.7	14.5	1.9	3.7	3.4	3.1	3.0	2.5
Bank of Maharashtra	13.3	19.3	20.9	17.0	14.1	9.4	2.8	2.7	3.4	3.7	3.4	3.0
Bank of Nova Scotia	6.7	5.9	2.4	2.8	3.6	13.8	1	1	1	1	1	1
Barclays Bank PLC	1.1	0.8	0.7	1.9	3.2	3.6	1.3	ı	1	1	1	ı
BNP Paribas	0.1	0.0	0.0	0.1	0.1	0.1	ı	ı	ı	ī	1	1
Canara Bank	13.5	12.8	13.0	9.8	8.7	7.9	2.6	2.3	1.9	1.5	1.5	1.4
: :	er Fr	100 20 20		Še.		Amalgamated						Amalgamated
Syndicate Bank	10.1	11.6	14.1	13.1	11.7	into Canara Bank	5.5	5.4	3.4	4.0	3.6	into Canara Bank
Catholic Syrian Bank Limited	7.9	7.4	7.9	5.1	3.8	2.2	3.4	4.3	5.4	3.6	1.8	1.1
Central Bank of India	17.7	22.7	22.4	20.3	20.3	18.0	6.1	11.0	5.5	7.7	6.3	4.7
Citibank N.A.	1.4	1.6	1.6	1.4	1.5	1.1	2.0	2.3	2.6	2.9	2.5	1.7

33   35   33   34   46   31   48   42     111   221   69   31   65   173         121   221   69   31   65   173         122   62   91   01   01   01         13   97   16   04   0.2   0.2         19   2.5   2.6   2.9   2.9   2.1   1.1   1.4   1.7     19   2.5   2.8   2.6   2.9   2.9   2.1   1.3   2.4   2.9     10   52   41   40   3.5   3.1   3.4   1.9   1.7   2.1     13   2   1.1   1.5   1.4   1.3   1.3   3.6     13   79   81   74   6.0   5.2   4.0   0.9   0.8   1.2     11   11   11   1.5   1.4   1.3   1.3   1.3     11   2   2.5   4.6   2.7   2.5   2.5   2.7   2.1     11   1   1   1   1   1   2.1     1   1   1   1   1   1   2.1     1   1   1   1   1   2.1     1   1   1   1   1   3.0   3.1     1   1   1   1   1   3.0   3.1     1   1   1   1   1   3.0   3.1     1   1   1   1   3.0   3.1     1   2   3   5   4.6       1   2   3   5   4.5   5.1     1   3   2   3   5   4.5     1   3   2   3   5     1   3   2   3   5     1   4   3   5   3     1   5   5   5   5     1   6   7.1   8.9   5.5     1   7   13.7   11.6   9.4   1.1   3.0     2   2   2   2   2   2     2   2   2	3.6	1.5	1.8	1.2	0.6	25.9 0.1	25.4 0.1	15.5	10.2	4.7 0.1	6.5 0.1	Lakshmi Vilas Bank Limited Mizuho Bank Limited
Climited   33   35   33   34   34   46   31   48   48   48   48   48   48   48   4	1.4	1	1.3	1.4	1.1	2.4	2.3	2.2	2.4	2.7	2.7	Kotak Mahindra Bank Limited
I.A.         3.3         3.5         3.3         3.3         4.8         4.6         3.1         4.8           and         4.2         6.2         9.1         0.1         1.1         1.4         0.2	2.2		2.3	7:7	1.7	3.5	5.9	11.0	, ;	1	1	KEB Hana Bank
ad         3.3         3.5         3.3         4.8         4.6         3.1         4.8           tte and         4.2         6.2         9.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         0.1         - <t< td=""><td>3 !</td><td></td><td>11.1</td><td>2.5</td><td>10</td><td>87</td><td>9.1</td><td>8.9</td><td>7.1</td><td>5.6</td><td>4.7</td><td>Karur Vysya Bank Limited</td></t<>	3 !		11.1	2.5	10	87	9.1	8.9	7.1	5.6	4.7	Karur Vysya Bank Limited
Bank Limited         3.3         3.5         3.3         3.4         4.6         3.1         4.8           cole Corporate and         4.2         6.2         9.1         0.1 <td>10</td> <td></td> <td>1 1</td> <td>10</td> <td>1 8</td> <td>43</td> <td>5.5</td> <td>5.0</td> <td>5.5</td> <td>7.0</td> <td>8.0</td> <td>Karnataka Bank Limited</td>	10		1 1	10	1 8	43	5.5	5.0	5.5	7.0	8.0	Karnataka Bank Limited
Bank Limited         3.3         3.5         3.3         4.8         4.6         3.1         4.8           cole Corporate and         4.2         6.2         9.1         0.2         0.2 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>ı</td> <td>1</td> <td>54.6</td> <td>22.8</td> <td>JSC VTB Bank</td>								ı	1	54.6	22.8	JSC VTB Bank
inion Bank Limited         33         3.5         3.3         4.8         4.6         3.1         4.8           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.2         0.2         1.1         1.4         0.2         0.2         0.2         0.2         1.1         1.4         0.2         0.2         1.1         1.4         0.2         0.2         1.1	1	- 1	1		ı	ī	ı	1	1	13.2	9.6	Association  Association
Inion Bank Limited         3.3         3.5         3.3         3.4         4.6         3.1         4.8           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1         0.1         0.1         0.1         0.1         0.1         0.2         - </td <td>1.1</td> <td>- 1</td> <td>2.0</td> <td>3.0</td> <td>1.1</td> <td>9.4</td> <td>11.6</td> <td>13.7</td> <td>17.7</td> <td>21.5</td> <td>13.3</td> <td>Jammu and Kashmir Bank Limited</td>	1.1	- 1	2.0	3.0	1.1	9.4	11.6	13.7	17.7	21.5	13.3	Jammu and Kashmir Bank Limited
Inion Bank Limited         3.3         3.5         3.3         4.8         4.6         3.1         4.8           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1 <td>1</td> <td>- 1</td> <td>т</td> <td>t</td> <td>Ī</td> <td>1</td> <td>8.6</td> <td>3.9</td> <td>5.1</td> <td>6.5</td> <td>4.2</td> <td>China Commercial Bank of</td>	1	- 1	т	t	Ī	1	8.6	3.9	5.1	6.5	4.2	China Commercial Bank of
inion Bank Limited         33         3.5         3.3         4.8         4.6         3.1         4.8           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1	2.2		3.0	4.2	3.3	2.5	2.4	2.3	1.3	1.4	1.5	IndusInd Bank Limited
Inion Bank Limited         3.3         3.5         3.3         3.3         4.8         4.6         3.1         4.8           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1 <td>4.3</td> <td>- 1</td> <td>3.1</td> <td>10.3</td> <td>9.9</td> <td>11.8</td> <td>14.7</td> <td>22.5</td> <td>27.7</td> <td>28.0</td> <td>23.5</td> <td>Indian Overseas Bank</td>	4.3	- 1	3.1	10.3	9.9	11.8	14.7	22.5	27.7	28.0	23.5	Indian Overseas Bank
Inion Bank Limited         3.3         3.5         3.3         4.8         4.6         3.1         4.8           Agricole Rabobank U.A.         1.1         22.1         6.9         3.1         6.5         17.3         -         -           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1         0.1         0.1         0.1         -	4.4		4.6	3.2	8.6	Amalgamated into Indian Bank	17.6	18.2	17.5	17.2	15.8	Allahabad Bank
Inion Bank Limited         3.3         3.5         3.3         4.8         4.6         3.1         4.8           Prattieve Rabobank U.A.         1.1         22.1         6.9         3.1         6.5         17.3         -         -           Agricole Corporate and ment Bank         4.2         6.2         9.1         0.1         0.1         0.1         -         -           Suisse AG         -         -         -         -         18.2         -         -         -           Bank Company Limited         11.3         9.7         1.6         0.4         0.2         0.2         -         -         -           Bank Limited         1.9         2.0         2.0         3.5         5.0         1.1         1.4           Bank Limited         0.5         2.8         2.6         2.9         2.9         2.1         1.3         2.4           Bank Limited         1.3.2         9.1         -	3.3		3.8	3.7	4.5	10.5	8.3	8.7	8.9	11.0	11.6	Indian Bank
Inion Bank Limited         3.3         3.5         3.3         4.8         4.6         3.1         4.8         4.2           Agricole Corporate and Ment Bank         4.2         6.2         9.1         0.1         0.1         0.1         0.1         -	2.3		0.1	0.0	L	2.7	3.5	2.9	4.6	5.2	11.3	IDFC First Bank Limited
3.3     3.5     3.3     4.8     4.6     3.1     4.8     4.2       1.1     22.1     6.9     3.1     6.5     17.3     -     -     -       4.2     6.2     9.1     0.1     0.1     0.1     0.1     -     -     -       11.3     9.7     1.6     0.4     0.2     -     -     -     -     -       9.6     5.9     5.6     3.6     2.7     2.6     -     -     -     -     -       1.9     2.0     2.0     2.0     3.5     5.0     1.1     1.4     1.7       0.5     2.8     2.6     2.9     2.9     2.1     1.3     2.4     2.9       -     -     2.2     1.4     0.9     0.9     1.2     -     -     -       13.2     9.1     -     6.8     6.3     21.6     -     -     -     -       13.2     9.1     1.5     1.4     1.3     1.5     1.4     1.5     1.7       15.     1.9     1.8     0.9     0.9     0.8     2.5     3.5     3.6       15.     1.4     6.0     5.2     4.0     0.9     0.8     1.2 <td>1.2</td> <td></td> <td>1.3</td> <td>1.3</td> <td>1.3</td> <td>22.9</td> <td>25.6</td> <td>27.0</td> <td>28.2</td> <td>25.4</td> <td>16.2</td> <td>IDBI Bank Limited</td>	1.2		1.3	1.3	1.3	22.9	25.6	27.0	28.2	25.4	16.2	IDBI Bank Limited
3.3     3.5     3.3     3.8     4.8     4.6     3.1     4.8     4.2       1.1     22.1     6.9     3.1     6.5     17.3     -     -     -       4.2     6.2     9.1     0.1     0.1     0.1     -     -     -       11.3     9.7     1.6     0.4     0.2     -     -     -     -     -       9.6     5.9     5.6     3.6     2.7     2.6     -     -     -     -     -       1.9     2.0     2.0     2.0     3.5     5.0     1.1     1.4     1.7       0.5     2.8     2.6     2.9     2.9     2.1     1.3     2.4     2.9       1.0     1.1     4.0     3.5     3.1     3.4     1.9     1.7     2.1       1.2     4.1     4.0     3.5     3.1     3.4     1.9     1.7     2.1       1.2     1.1     1.5     1.4     1.3     21.6     -     -     -     -       1.5     1.4     1.3     0.9     0.9     0.8     2.5     3.5     3.6	1.1		1.2	0.8	0.9	4.0	5.2	6.0	7.4	8.1	7.9	ICICI Bank Limited
3.3     3.5     3.3     4.8     4.6     3.1     4.8       1.1     22.1     6.9     3.1     6.5     17.3     -     -       4.2     6.2     9.1     0.1     0.1     0.1     0.1     -     -       1.1     2.2     9.7     1.6     0.4     0.2     0.2     -     -     -       1.1     3.9     7     1.6     0.4     0.2     0.2     -     -     -       9.6     5.9     5.6     3.6     2.7     2.6     -     -     -     -       1.9     2.0     2.0     3.5     5.0     1.1     1.4       0.5     2.8     2.6     2.9     2.9     2.1     1.3     2.4       1.0     1.1     4.0     3.5     3.1     3.4     1.9     1.7       13.2     9.1     -     6.8     6.3     21.6     -     -       1.0     1.1     1.5     1.4     1.3     1.5     1.4     1.5	2.7		3.6	3.5	2.5	0.8	0.9	0.9	1.8	1.9	1.5	Hongkong and Shanghai Banking Corporation Limited
nited     3.3     3.5     3.3     3.8     4.8     4.6     3.1     4.8     4.2       nnk U.A.     1.1     22.1     6.9     3.1     6.5     17.3     -     -     -       orate and     4.2     6.2     9.1     0.1     0.1     0.1     0.1     -     -     -       orate and     4.2     6.2     9.1     0.1     0.1     0.1     0.1     -     -     -     -       value     1.3     9.7     1.6     0.4     0.2     -     -     -     -     -       vy Limited     11.3     9.7     1.6     0.4     0.2     0.2     -     -     -     -     -       ited     9.6     5.9     5.6     3.6     2.7     2.6     -     -     -     0.3       1.1     1.9     2.0     2.0     2.9     2.9     2.1     1.4     1.7       2.1     1.3     2.1     4.0     3.5     3.1     3.4     1.9     1.7     2.1       1     1.3     9.1     -     6.8     6.3     21.6     -     -     -     -	2.4		1.7	1.5	1.4	1.5	1.3	1.4	1.5	1.1	1.0	HDFC Bank Limited
ed         3.3         3.5         3.3         3.8         4.8         4.6         3.1         4.8         4.2           k U.A.         1.1         22.1         6.9         3.1         6.5         17.3         -         -         -         -           ate and         4.2         6.2         9.1         0.1         0.1         0.1         0.1         -         -         -         -           ate and         4.2         6.2         9.1         0.1         0.1         0.1         0.1         -         -         -         -           Limited         11.3         9.7         1.6         0.4         0.2         0.2         -         -         -         -           3d         9.6         5.9         5.6         3.6         2.7         2.6         -			1	ι .	ľ	21.6	6.3	6.8	1	9.1	13.2	Firstrand Bank Limited
ited         3.3         3.5         3.3         3.3         4.8         4.6         3.1         4.8         4.2           nk U.A.         1.1         22.1         6.9         3.1         6.5         17.3         -         -         -         -           prinched         4.2         6.2         9.1         0.1         0.1         0.1         0.1         -         -         -         -           prinched         11.3         9.7         1.6         0.4         0.2         0.2         -         -         -         -           ted         9.6         5.9         5.6         3.6         2.7         2.6         -         -         -         -         -           ted         9.6         5.9         5.6         3.6         2.7         2.6         -         -         -         0.3           1.1         1.9         2.0         2.0         3.5         5.0         1.1         1.4         1.7           1.2         2.2         1.4         0.9         0.9         1.2         -         -         -         -	1.9		2.1	1.7	1.9	3.4	3.1	3.5	4.0	4.1	5.2	Federal Bank Limited
mited         3.3         3.5         3.3         3.3         4.8         4.6         3.1         4.8         4.2           pank U.A.         1.1         22.1         6.9         3.1         6.5         17.3         -         -         -           porate and         4.2         6.2         9.1         0.1         0.1         0.1         -	ı		1	1	1	1.2	0.9	0.9	1.4	2.2	. 1	Doha Bank Q.P.S.C
mited     3.3     3.5     3.3     3.3     4.8     4.6     3.1     4.8       bank U.A.     1.1     22.1     6.9     3.1     6.5     17.3     -     -       porate and     4.2     6.2     9.1     0.1     0.1     0.1     -     -       porate and     -     -     -     -     18.2     -     -     -     -       uny Limited     11.3     9.7     1.6     0.4     0.2     0.2     -     -     -       mited     9.6     5.9     5.6     3.6     2.7     2.6     -     -     -       1.1     1.9     2.0     2.0     2.0     3.5     5.0     1.1     1.4	6.2		2.9	2.4	1.3	2.1	2.9	2.9	2.6	2.8	0.5	Deutsche Bank AG
Imited     3.3     3.5     3.3     3.3     4.8     4.6     3.1     4.8       bank U.A.     1.1     22.1     6.9     3.1     6.5     17.3     -     -       Porate and     4.2     6.2     9.1     0.1     0.1     0.1     -     -       Porate and     -     -     -     18.2     -     -     -     -       Any Limited     11.3     9.7     1.6     0.4     0.2     0.2     -     -       mited     9.6     5.9     5.6     3.6     2.7     2.6     -     -	1.5		1.7	1.4	1.1	5.0	3.5	2.0	2.0	2.0	1.9	DCB Bank Limited
H     3.3     3.5     3.3     4.8     4.6     3.1     4.8       U.A.     1.1     22.1     6.9     3.1     6.5     17.3     -     -       ice and     4.2     6.2     9.1     0.1     0.1     0.1     -     -       imited     11.3     9.7     1.6     0.4     0.2     0.2     -     -     -	0.3		0.3	Ĺ	1	2.6	2.7	3.6	5.6	5.9	9.6	DBS Bank India Limited
Limited     3.3     3.5     3.3     3.3     4.8     4.6     3.1     4.8       pobank U.A.     1.1     22.1     6.9     3.1     6.5     17.3     -     -       corporate and     4.2     6.2     9.1     0.1     0.1     0.1     -     -       corporate and     -     -     -     18.2     -     -     -     -     -	1		,	t	ı	0.2	0.2	0.4	1.6	9.7	11.3	CTBC Bank Company Limited
Limited       3.3       3.5       3.3       3.3       4.8       4.6       3.1       4.8         sobank U.A.       1.1       22.1       6.9       3.1       6.5       17.3       -       -         orporate and       4.2       6.2       9.1       0.1       0.1       0.1       -       -       -	ī		1	1	1	1	î	18.2	ı	1	1	Credit Suisse AG
3.3     3.5     3.3     3.4     4.6     3.1     4.8       1.1     22.1     6.9     3.1     6.5     17.3     -     -	1		1.	1	1	0.1	0.1	0.1	9.1	6.2	4.2	Investment Bank
3.3 3.5 3.3 3.3 4.8 4.6 3.1 4.8	1		1	-	1	17.3	6.5	3.1	6.9	22.1	1.1	Cooperatieve Rabobank U.A.
	2.8		4.2	4.8	3.1		4.8	3.3	3.3	3.5	3.3	City Union Bank Limited

0.5	1.2	1.1	0.5	0.3	0.3	16.8	1/.8	3.5	1.4	2.0	1.3	I es dank Limited
)			) 1	) 1	) ) )		1	0.7	i			Woori Bank
ı	£	ı	1	i	ı	14.1	9.6	24.0	26.6	6.8	ī	United Overseas Bank Limited
into UBI	9.3	7.9	7.1	3.8	3.3	into UBI	14.9	16.1	18.5	15.8	15.9	Corporation Bank
Amalgamated	4.0	2.2	1.8	1.7	1.5	Amalgamated	16.1	16.5	18.1	17.5	16.6	Andhra Bank
2.8	3.4	2.8	2.7	1.6	4.9	14.7	15.0	15.7	16.3	13.4	12.6	Union Bank of India (UBI)
3.8	6.3	5.3	7.5	8.8	7.5	10.7	17.8	26.4	27.8	23.3	16.9	UCO Bank
I	1	1	1	T	0.7	ı	1	1	100.0	99.2	ı	The Royal Bank of Scotland PLC
3.8	5.8	4.2	3.3	3.4	7.7	6.3	6.4	8.1	7.9	5.1	6.7	The Dhanalakshmi Bank Limited
0.7	0.8	1.0	1.6	1.8	1.6	3.8	4.0	5.3	5.2	7.5	6.6	Tamilnad Mercantile Bank Limited
				0.9	0.5					9.5	0.2	Bharatiya Mahila Bank Limited
				2.3	2.0					18.4	10.0	State Bank of Travancore
זמניט	rae our pagrara	INTEL		1.9	1.0	ועט	Tare our pagrary	TATE		27.1	16.4	State Bank of Patiala
cpi	) ) !	<b>7</b>		7.3	1.7	CBI		<b>X</b>		27.8	9.7	State Bank of Mysore
				2.0	0.8	0:				23.2	10.0	State Bank of Hyderabad
				1.8	1.5					18.7	11.6	State Bank of Bikaner and Jaipur
1.1	1.1	1.0	1.2	0.6	0.8	5.5	7.2	8.7	12.7	10.4	10.3	State Bank of India (SBI)
3.7	4.0	2.9	2.4	2.3	1.7	6.4	6.4	9.1	11.8	10.5	14.1	Standard Chartered Bank
1.3	1.5	1.6	1.9	2.0	1.4	6.8	6.3	5.3	3.7	3.1	6.1	South Indian Bank Limited
13.7	16.3	15.5	9.2	18.2	12.8	13.7	16.3	15.5	9.2	18.2	12.8	Sonali Bank
	1	1	1	1	1	6.9	6.9	11.5	3.9	5.9	1	Societe Generale
3	1	1	-	1	1	1.7	1.4	1.5	1	-	1	Shinhan Bank
0.5	0.9	2.8	2.8	9.8	8.0	4.2	8.6	22.2	15.1	16.1	16.1	SBM Bank (India) Limited
ı	1	Ĺ	Ţ	ı	Ĩ	87.1	75.4	55.0	42.6	43.4	29.6	Sberbank
0.0	1.2	1.0	0.9	1.1	0.8	3.0	3.7	1.5	1.4	1.3	1.1	RBL Bank Limited
into PNB	5.0	3.6	3.1	3.2	3.2	into PNB	15.5	18.6	24.8	23.4	22.8	United Bank of India
Amalgamated	1.9	1.2	1.9	2.0	7.0	Amalgamated	13.1	12.9	18.1	17.4	17.3	Oriental Bank of Commerce
3.1	4.1	3.9	4.7	3.5	3.1	13.4	14.9	16.2	20.8	16.7	19.7	Punjab National Bank (PNB)
9.7	5.9	6.7	6.6	6.1	4.9	14.9	15.0	12.3	11.8	12.9	12.6	Punjab and Sind Bank
t	ı	t	t	ť	ı	20.7	14.3	13.9	15.8	9.8	1	PT Bank Maybank Indonesia TBK
2.3	2.5	2.2	2.5	3.0	3.0	12.6	13.1	10.8	5.2	5.6	5.4	Nainital Bank Limited
1	1	1	1	í		1	1	0.6	0.9	0.1	1.3	MUFG Bank Limited

Source: Reserve Bank of India