

**NPAs of Banks – 20 banks**

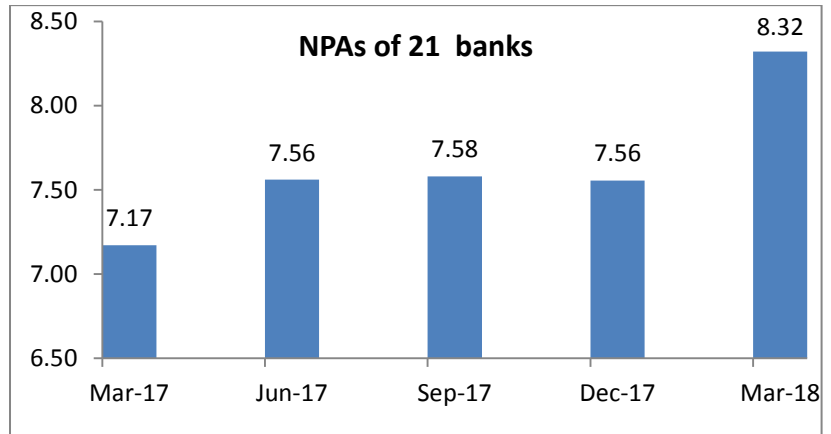
Contact:  
**Madan Sabnavis**  
Chief Economist  
Madan.sabnavis@careratings.com  
+91-22-6754 3489

**Darshini Kansara**  
Research Analyst  
Darshini.kansara@careratings.com  
+91-22-6754 3679

**Mradul Mishra (Media Contact)**  
mradul.mishra@careratings.com  
+91-22-6754 3515

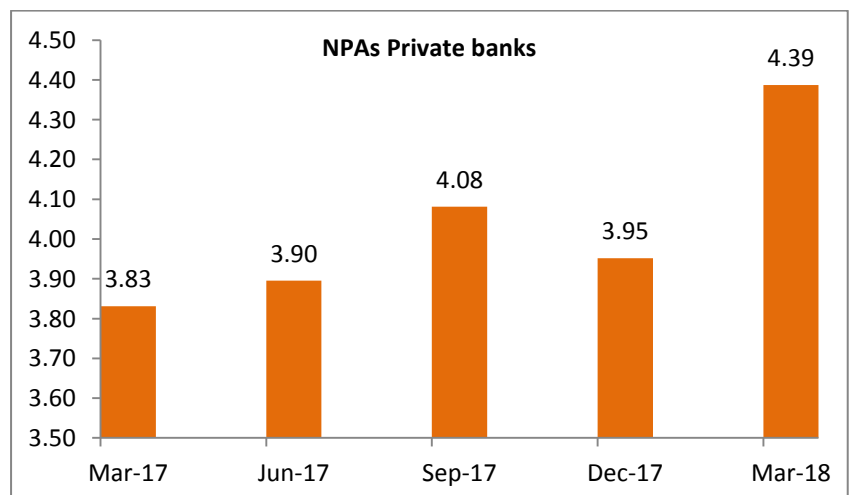
20 banks have so far announced their results and this includes 11 private and 9 public sector banks.

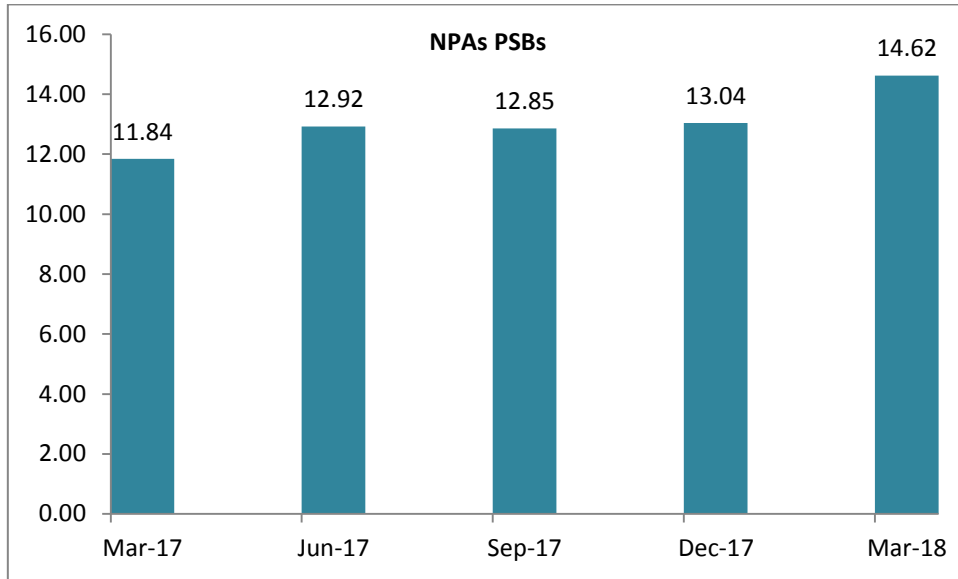
NPAs for the combined set of banks have increased to 8.32% in March 2018 from 7.17% in March 2017.



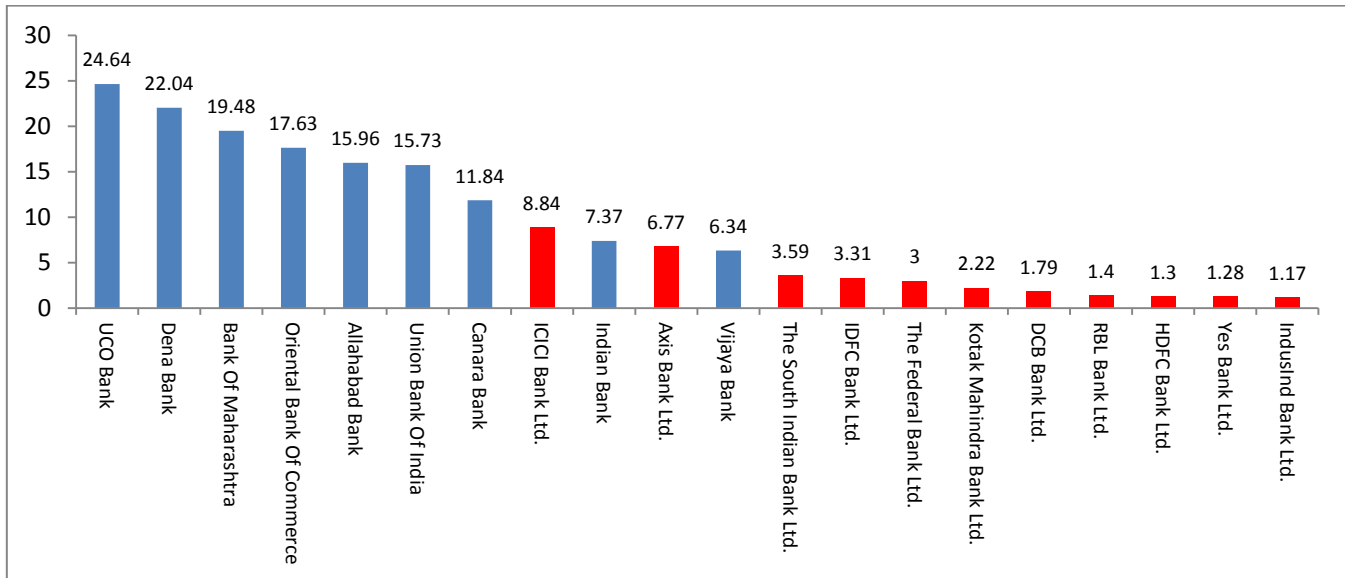
- Overall NPAs increased from Rs 2.61 lakh crore in March 2017 to Rs 3.46 lakh crore in March 2018, which is an increase of 32.7%. Total advances on the other hand increased at a lower rate of 14.4%.
- NPA ratio increased for all banks except Yes Bank and Kotak Bank in the private group and Vijaya Bank and Indian Bank in the PSBs.
- The highest increase in NPA ratio was witnessed over the year in UCO Bank (7.52%), Dena Bank (5.77%), Union Bank (4.56%), Oriental Bank of Commerce (3.90%), Allahabad Bank (2.87%) and Bank of Maharashtra (2.55%). For private banks, Axis had the highest increase.
- Incremental NPAs in absolute terms was the highest in case of Union Bank, Canara Bank, Allahabad Bank, Dena Bank and Oriental Bank of Commerce among the PSBs and ICICI Bank and Axis Bank among the private banks.

**Disclaimer:** This report is prepared by CARE Ratings Ltd. CARE Ratings has taken utmost care to ensure accuracy and objectivity while developing this report based on information available in public domain. However, neither the accuracy nor completeness of information contained in this report is guaranteed. CARE Ratings is not responsible for any errors or omissions in analysis/inferences/views or for results obtained from the use of information contained in this report and especially states that CARE Ratings has no financial liability whatsoever to the user of this report





Individual Bank NPAs



CORPORATE OFFICE:

CARE Ratings Limited (Formerly known as Credit Analysis & Research Ltd)

Corporate Office: 4th Floor, Godrej Coliseum, Somaiya Hospital Road, Off Eastern Express Highway, Sion (East), Mumbai - 400 022; CIN: L67190MH1993PLC071691

Tel: +91-22-6754 3456 | Fax: +91-22-6754 3457

E-mail: [care@careratings.com](mailto:care@careratings.com) | Website: [www.careratings.com](http://www.careratings.com)

Follow us on  [/company/CARE Ratings](https://www.linkedin.com/company/CARE-Ratings)  
 [/company/CARE Ratings](https://www.youtube.com/channel/UC...)