NPAs of Banks – 20 banks

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.

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Bank NPAs: an update

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 Website: www.careratings.com