

# Business Standard

## NPAs in retail and MSMEs rise to 7.3% for public sector banks in Q1

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Abhijit Lele | Mumbai August 26, 2021 Last Updated at 00:54 IST



Gross  
non-

*Illustration: Ajay Mohanty*

performing assets (GNPAs) on retail and MSME loan books of public sector banks rose to 7.28 per cent in June 2021 from about 6 per cent a year ago. The incidence of bad loans was lower for private banks with GNPA at 3.32 per cent in June, up from 2.01 per cent year ago, according to CARE Ratings. The current level of NPAs masks the pain due to restructuring done under regulatory packages in 2020 and this year, bankers said. In State Bank of India's case, it has restructured loans about Rs 20,000 crore, of which retail personal loans are about Rs ...