

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,165	37,913	171,078	7,8847	10.46
Domestic Banks					
National Commercial Banks	86,414	29,230	115,644	46,568	13.85
Privatized Banks ¹	25,408	2,938	28,346	18,384	14.34
Private Banks	16,251	3,268	19,519	12,747	7.76
Foreign Banks	5,092	2,477	7,569	1,148	0.92
2. Specialized Banks and DFIs	59,861	34,571	94,432	36,142	35.91
Specialized Banks	46,003	24,117	70,120	28,615	37.27
DFIs ²	13,858	10,454	24,312	7,527	31.54
Category	As on June 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	129,127	38,595	16,7722	76,775	10.72
Domestic Bank					
National Commercial Banks	84,501	28,870	113,371	44,227	14.10
Privatized Banks	22,704	3,741	26,445	17,477	17.72
Private Banks	16,854	3,232	20,086	13,468	7.58
Foreign Banks	5,068	2,752	7,820	1,603	1.27
2. Specialized Banks and DFIs	55,662	34,590	90,252	30,089	30.82
Specialized Banks	42,698	24,243	66,941	24,934	32.90
DFIs	12,964	10,347	23,311	5,155	23.63
Category	As on September 30, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,912	38,466	166,378	75,695	10.41
Domestic Banks					
National Commercial Banks	68,665	23,929	92,594	34,170	12.81
Privatized Banks	37,921	8,626	46,547	26,667	16.05
Private Banks	16,775	3,378	20,153	13,266	7.16
Foreign Banks	4,551	2,533	7,084	1,592	1.46
2. Specialized Banks and DFIs	54,946	34,438	89,384	28,555	29.25
Specialized Banks	41,772	24,487	66,259	22,456	29.57
DFIs	13,174	9,951	23,125	6,099	28.14
Category	As on December 31, 2002				
	N P Ls			Net NPLs	Net NPLs / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	127,514	37,923	165,437	69,451	8.85
Domestic Banks					
National Commercial Banks	67,086	23,671	90,757	33,619	13.13
Privatized Banks	39,178	8,630	47,808	22,544	12.35
Private Banks	16,720	3,087	19,807	11,728	5.44
Foreign Banks	4,530	2,535	7,065	1,560	1.19
2. Specialized Banks and DFIs	63,238	37,913	101,151	36,682	38.18
Specialized Banks	50,664	28,129	78,793	31,045	41.74
DFIs	12,574	9,784	22,358	5,637	25.99

4.22 Non-Performing Loans

(Million Rupees)

Category	As on Mar 31, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	133,815	37,102	170,917	75,251.46	9.55
Domestic Banks					
National Commercial Banks	70,943	23,053	93,996	39,653.36	15.35
Privatized Banks	41,612	8,263	49,875	22,433.52	13.72
Private Banks	16,930	3,255	20,185	11,674.65	4.96
Foreign Banks	4,330	2,531	6,861	1,489.93	1.14
2. Specialized Banks and DFIs	57,923	35,698	93,621	28,089.05	30.69
Specialized Banks	45,350	25,971	71,321	23,080.59	32.43
DFIs	12,573	9,727	22,300	5,008.46	24.60
Category	As on June 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	124,267	38,159	162,426	67,658	7.90
Domestic Bank					
National Commercial Banks	65,880	23,425	89,305	36,272	13.86
Privatized Banks	37,408	8,884	46,292	18,776	10.03
Private Banks	16,654	3,239	19,893	11,165	4.08
Foreign Banks	4,325	2,610	6,935	1,445	1.08
2. Specialized Banks and DFIs	52,729	33,791	86,520	25,289	26.95
Specialized Banks	40,870	24,378	65,248	20,414	27.54
DFIs	11,859	9,413	21,272	4,875	24.75
Category	As on September 30, 2003				
	N P Ls			Net N P Ls	Net N P Ls / Net Advances (%)
	Principal	M/up	Total		
1. All Commercial Banks	118,358	35,317	153,675	64,971	7.66
Domestic Bank					
National Commercial Banks	61,717	20,347	82,063	35,206	13.41
Privatized Banks	35,251	8,908	44,159	17,092	9.83
Private Banks	16,850	3,228	20,078	11,229	3.98
Foreign Banks	4,540	2,835	7,374	1,444	1.12
2. Specialized Banks and DFIs	60,165	38,856	99,021	26,838	31.46
Specialized Banks	48,057	28,933	76,990	22,480	32.70
DFIs	12,108	9,922	22,031	4,358	26.31

4.22 Non-Performing Loans

	(Million Rupees)					
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on December 31, 2003			As on Mar 31, 2004		
All Banks & DFIs	222,657	79,309	7.0	219,679	72,905	6.3
All Banks	210,089	76,719	6.9	206,960	70,109	6.1
Commercial Banks	156,015	53,712	5.2	156,567	53,094	4.9
Public Sector Commercial Banks	85,903	28,886	7.9	44,038	14,453	7.8
Local Private Banks	66,373	24,306	4.4	108,786	38,283	5.0
Foreign Banks	3,739	520	0.4	3,743	358	0.3
Specialized Banks	54,074	23,007	34.2	50,393	17,015	26.4
DFIs	12,568	2,590	15.6	12,719	2,796	15.9
	As on June 30, 2004			As on September 30, 2004		
All Banks & DFIs	220,032	71,319	5.4	218,574	62,432	4.5
All Banks	207,792	68,951	5.3	206,733	60,321	4.5
Commercial Banks	152,998	46,940	3.8	154,003	45,830	3.6
Public Sector Commercial Banks	43,198	13,058	5.7	43,961	12,801	5.7
Local Private Banks	106,959	33,880	3.9	107,296	33,024	3.6
Foreign Banks	2,841	2	-	2,746	5	-
Specialized Banks	54,794	22,011	33.4	52,730	14,491	23.1
DFIs	12,240	2,369	13.0	11,841	2,111	8.9
	As on December 31, 2004			As on Mar 31, 2005		
All Banks & DFIs	211,166	58,579	3.7	203,719	50,352	3.0
All Banks	199,490	56,737	3.6	199,441	48,273	2.9
Commercial Banks	147,229	40,162	2.7	142,815	37,245	2.3
Public Sector Commercial Banks	40,557	9,836	3.6	41,347	10,218	3.6
Local Private Banks	104,027	30,376	2.8	99,081	27,261	2.4
Foreign Banks	2,644	-50	-	2,388	-234	(0.1)
Specialized Banks	52,261	16,575	26.3	56,625	11,028	17.6
DFIs	11,676	1,841	6.4	4,279	2,079	6.5
	As on June 30, 2005			As on September 30, 2005		
All Banks & DFIs	205,448	55,200	3.1	195,719	48,972	2.4
All Banks	201,382	53,242	3.0	191,602	47,217	2.4
Commercial Banks	139,461	33,875	2.0	136,369	27,843	1.4
Public Sector Commercial Banks	39,795	8,546	2.8	37,315	4,171	1.2
Local Private Banks	97,274	25,773	2.1	96,664	24,670	1.8
Foreign Banks	2,393	-445	(0.3)	2,390	-998	(0.6)
Specialized Banks	61,921	19,367	29.9	55,233	19,374	28.5
DFIs	4,065	1,958	5.7	4,118	1,756	4.2
	As on December 31, 2005					
All Banks & DFIs	204,984	49,523	2.7			
All Banks	201,192	47,853	2.7			
Commercial Banks	141,591	33,287	1.9			
Public Sector Commercial Banks	39,539	7,474	2.4			
Local Private Banks	99,663	26,519	2.1			
Foreign Banks	2,390	-706	(0.4)			
Specialized Banks	59,601	14,566	22.6			
DFIs	3,792	1,670	4.4			

4.22 Non-Performing Loans

(Million Rupees)						
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on March 31, 2006			As on June 30, 2006		
All Banks & DFIs	181,781	41,333	2.0	189,418	48,313	2.2
All Banks	176,714	38,923	1.9	183,847	45,477	2.1
Commercial Banks	139,126	28,298	1.4	141,477	28,648	1.4
Public Sector Commercial Banks	39,040	5,787	1.6	39,599	5,922	1.5
Local Private Banks	98,090	23,615	1.6	99,846	23,934	1.6
Foreign Banks	1,995	-1,104	(0.6)	2,031	-1,208	(0.6)
Specialized Banks	37,588	10,625	17.2	42,370	16,829	25.3
DFIs	5,067	2,410	5.7	5,571	2,836	6.8
	As on September 30, 2006			As on December 31, 2006		
All Banks & DFIs	187,858	43,859	2.0	186,397	44,857	1.8
All Banks	181,363	40,235	1.8	173,178	36,453	1.5
Commercial Banks	143,521	27,919	1.3	134,512	22,686	1.0
Public Sector Commercial Banks	40,571	6,240	1.6	40,945	6,274	1.5
Local Private Banks	101,033	23,084	1.5	92,325	17,564	1.0
Foreign Banks	1,916	-1,405	(0.7)	1,242	-1,152	(1.0)
Specialized Banks	37,841	12,315	17.3	38,666	13,768	19.5
DFIs	6,495	3,624	8.8	13,219	8,403	15.3
	As on March 31, 2007			As on June 30, 2007		
All Banks & DFIs	197,848	55,224	2.3	201,624	53,320	2.1
All Banks	184,154	46,999	2.0	187,356	44,882	1.8
Commercial Banks	142,823	29,648	1.3	151,930	35,025	1.5
Public Sector Commercial Banks	41,352	6,531	1.5	41,390	6,420	1.4
Local Private Banks	100,126	24,231	1.4	109,177	29,800	1.6
Foreign Banks	1,345	-1,114	(0.9)	1,362	-1,195	(1.0)
Specialized Banks	41,331	17,352	25.0	35,427	9,856	14.4
DFIs	13,694	8,225	15.2	14,267	8,439	15.7
	As on September 30, 2007			As on December 31, 2007		
All Banks & DFIs	215,075	64,940	2.6	224,629	34,140	1.3
All Banks	200,745	56,852	2.3	216,447	31,795	1.2
Commercial Banks	164,036	43,110	1.8	183,702	21,805	0.8
Public Sector Commercial Banks	44,344	8,947	2.0	43,882	4,757	1.0
Local Private Banks	118,690	34,991	1.9	138,641	17,811	0.9
Foreign Banks	1,002	-828	(1.0)	1,179	-764	(0.9)
Specialized Banks	36,709	13,742	19.2	32,745	9,991	13.8
DFIs	14,330	8,088	16.3	8,181	2,345	6.6
	As on March 31, 2008			As on June 30, 2008		
All Banks & DFIs	239,565	37,803	1.3	250,594	35,306	1.2
All Banks	231,432	36,195	1.2	241,334	33,336	1.1
Commercial Banks	199,200	25,561	0.8	212,365	25,782	0.9
Public Sector Commercial Banks	52,588	6,588	1.0	57,396	8,254	1.6
Local Private Banks	145,041	19,620	0.9	153,372	18,068	0.8
Foreign Banks	1,572	-647	(0.9)	1,597	-540	(0.6)
Specialized Banks	32,232	10,634	13.8	28,969	7,554	10.0
DFIs	8,133	1,608	6.6	9,259	1,969	5.6

4.22 Non-Performing Loans

(Million Rupees)

	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
All Banks & DFIs	288,343	60,904	2.0	325,380	82,787	2.6
All Banks	278,122	58,201	1.9	313,657	79,427	2.5
Commercial Banks	245,057	46,040	1.5	284,515	71,282	2.3
Public Sector Commercial Banks	70,720	13,340	2.5	77,607	16,424	2.9
Local Private Banks	172,640	33,142	1.4	203,905	54,683	2.2
Foreign Banks	1,698	-442	(0.5)	3,003	175	0.2
Specialized Banks	33,065	12,161	15.6	29,143	8,145	10.2
DFIs	10,221	2,703	7.4	11,722	3,359	9.3
	As on March 31, 2009			As on June 30, 2009		
All Banks & DFIs	391,936	121,092	4.0	412,126	123,712	3.9
All Banks	379,259	116,688	3.9	399,316	119,913	3.8
Commercial Banks	349,721	106,784	3.6	372,179	112,542	3.6
Public Sector Commercial Banks	107,887	37,477	6.9	112,914	38,563	6.5
Local Private Banks	238,209	68,628	3.0	255,100	73,286	3.1
Foreign Banks	3,624	679	0.7	4,165	693	0.8
Specialized Banks	29,538	9,904	12.0	27,137	7,371	8.6
DFIs	12,677	4,405	12.0	12,810	3,799	9.9
	As on September 30, 2009			As on December 31, 2009		
All Banks & DFIs	435,078	131,998	4.2	452,023	134,991	4.1
All Banks	421,630	127,905	4.1	438,175	130,924	4.0
Commercial Banks	387,757	113,381	3.7	409,945	121,410	3.9
Public Sector Commercial Banks	115,460	37,827	6.5	115,997	36,476	5.9
Local Private Banks	267,725	74,700	3.2	287,764	83,228	3.4
Foreign Banks	4,571	854	1.0	6,184	1,706	1.9
Specialized Banks	33,873	14,523	16.4	28,231	9,514	10.3
DFIs	13,448	4,093	10.5	13,847	4,067	9.8
	As on March 31, 2010			As on June 30, 2010		
All Banks & DFIs	471,984	138,339	4.3	473,891	128,369	3.9
All Banks	457,244	133,277	4.2	459,840	123,094	3.8
Commercial Banks	429,865	124,544	4.1	431,352	113,563	3.6
Public Sector Commercial Banks	120,286	38,517	6.4	115,996	32,104	5.2
Local Private Banks	302,948	84,577	3.5	307,630	79,811	3.3
Foreign Banks	6,631	1,450	1.7	7,726	1,648	2.0
Specialized Banks	27,379	8,733	9.3	28,488	9,531	10.0
DFIs	14,740	5,062	11.8	14,051	5,276	11.7
	As on September 30, 2010			As on December 31, 2010		
All Banks & DFIs	508,832	148,395	4.7	562,404	187,190	5.5
All Banks	494,012	143,458	4.6	547,770	182,249	5.4
Commercial Banks	461,988	132,286	4.3	515,373	170,637	5.2
Public Sector Commercial Banks	122,513	37,620	6.2	164,195	75,359	12.0
Local Private Banks	332,489	93,565	3.9	344,183	94,332	3.7
Foreign Banks	6,986	1,101	1.7	6,996	946	1.4
Specialized Banks	32,024	11,172	11.9	32,396	11,612	12.5
DFIs	14,820	4,937	11.4	14,634	4,941	10.9

4.22 Non-Performing Loans

	(Million Rupees)					
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on March 31, 2011			As on June 30, 2011		
All Banks & DFIs	588,933	196,873	5.8	594,475	191,362	5.6
All Banks	573,524	191,262	5.7	579,197	185,972	5.5
Commercial Banks	542,160	181,111	5.6	543,860	171,558	5.2
Public Sector Commercial Banks	170,345	83,192	13.1	166,915	77,067	11.2
Local Private Banks	365,026	97,039	3.8	370,244	93,737	3.7
Foreign Banks	6,789	881	1.3	6,701	754	1.1
Specialized Banks	31,364	10,151	11.0	35,337	14,414	15.5
DFIs	15,409	5,611	12.5	15,278	5,391	11.4
	As on September 30, 2011			As on December 31, 2011		
All Banks & DFIs	629,555	215,975	5.8	623,194	207,810	5.6
All Banks	613,219	209,631	5.7	607,146	201,705	5.5
Commercial Banks	577,778	196,019	5.6	572,549	187,913	5.2
Public Sector Commercial Banks	193,214	102,044	15.1	186,606	93,023	13.5
Local Private Banks	377,334	93,154	3.8	378,369	94,161	3.8
Foreign Banks	7,230	822	1.3	7,574	729	1.1
Specialized Banks	35,441	13,612	14.7	34,597	13,792	14.7
DFIs	16,336	6,344	13.5	16,048	6,106	13.1
	As on March 31, 2012			As on June 30, 2012		
All Banks & DFIs	625,443	198,539	5.7	652,991	222,490	6.2
All Banks	608,759	191,625	5.6	634,790	213,926	6.0
Commercial Banks	576,946	181,547	5.4	599,003	198,016	5.7
Public Sector Commercial Banks	171,422	73,550	10.5	196,399	98,241	12.8
Local Private Banks	397,758	107,045	4.2	394,720	98,882	3.7
Foreign Banks	7,765	952	1.4	7,883	892	1.4
Specialized Banks	31,815	10,078	10.7	35,788	15,911	16.2
DFIs	16,683	6,914	14.8	18,200	8,564	18.3
	As on September 30, 2012			As on December 31, 2012		
All Banks & DFIs	635,831	193,702	5.4	629,005	183,092	4.8
All Banks	617,144	184,858	5.2	610,234	174,224	4.6
Commercial Banks	582,411	171,609	5.0	580,006	163,426	4.5
Public Sector Commercial Banks	170,786	71,309	9.2	165,328	63,464	7.4
Local Private Banks	403,506	99,382	3.8	405,581	99,405	3.6
Foreign Banks	8,120	919	1.4	9,097	556	0.9
Specialized Banks	34,733	13,249	13.6	30,227	10,799	10.9
DFIs	18,687	8,844	18.6	18,771	8,868	18.6
	As on March 31, 2013			As on June 30, 2013		
All Banks & DFIs	630,411	178,395	4.7	632,130	169,607	4.5
All Banks	612,609	172,193	4.6	614,739	163,603	4.4
Commercial Banks	581,776	162,376	4.5	577,253	146,066	4.0
Public Sector Commercial Banks	164,019	61,502	7.3	163,153	56,782	6.7
Local Private Banks	410,972	100,376	3.7	407,529	89,012	3.3
Foreign Banks	6,786	497	0.9	6,572	271	0.5
Specialized Banks	30,833	9,817	9.9	37,485	17,537	17.2
DFIs	17,802	6,202	14.0	17,391	6,004	13.7

4.22 Non-Performing Loans

	(Million Rupees)					
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on September 30, 2013			As on December 31, 2013		
All Banks & DFIs	620,978	148,056	3.9	602,179	131,844	3.2
All Banks	603,770	142,038	3.8	585,124	126,216	3.1
Commercial Banks	568,249	127,616	3.5	553,040	114,128	2.9
Public Sector Commercial Banks	163,182	49,486	5.8	164,003	47,289	5.6
Local Private Banks	398,651	77,957	2.8	382,802	66,910	2.2
Foreign Banks	6,415	174	0.3	6,235	-71	(0.1)
Specialized Banks	35,521	14,422	14.1	32,084	12,088	11.4
DFIs	17,208	6,018	13.7	17,055	5,628	12.4
	As on March 31, 2014			As on June 30, 2014		
All Banks & DFIs	619,563	139,749	3.4	612,749	127,904	3.0
All Banks	602,554	134,115	3.3	595,781	122,491	2.9
Commercial Banks	572,823	125,432	3.2	558,952	105,523	2.6
Public Sector Commercial Banks	183,561	62,876	7.5	172,114	46,871	5.5
Local Private Banks	383,107	62,598	2.1	380,139	58,114	1.8
Foreign Banks	6,154	-42	(0.1)	6,699	537	0.9
Specialized Banks	29,731	8,682	8.1	36,829	16,968	15.1
DFIs	17,009	5,634	12.1	16,968	5,413	11.7
	As on September 30, 2014			As on December 31, 2014		
All Banks & DFIs	624,704	140,952	3.3	623,769	125,896	2.8
All Banks	607,963	135,741	3.2	608,636	122,041	2.7
Commercial Banks	573,524	122,245	3.0	576,093	109,384	2.5
Public Sector Commercial Banks	180,986	58,854	6.9	182,581	52,500	5.9
Local Private Banks	387,611	64,541	2.0	388,755	56,978	1.7
Foreign Banks	4,926	-1,150	(2.3)	4,756	-93	(0.2)
Specialized Banks	34,439	13,496	11.9	32,543	12,657	10.6
DFIs	16,741	5,211	11.1	15,133	3,854	7.9
	As on March 31, 2015			As on June 30, 2015		
All Banks & DFIs	635,494	126,584	2.9	644,315	123,826	2.7
All Banks	620,335	122,802	2.8	630,010	120,783	2.7
Commercial Banks	591,079	114,165	2.7	591,426	102,226	2.4
Public Sector Commercial Banks	194,209	58,190	6.7	196,592	53,225	6.0
Local Private Banks	392,186	56,059	1.7	391,252	49,054	1.4
Foreign Banks	4,684	-83	(0.2)	3,582	-54	(0.1)
Specialized Banks	29,256	8,636	6.9	38,584	18,558	13.9
DFIs	15,159	3,782	7.5	14,305	3,043	5.7
	As on September 30, 2015			As on December 31, 2015		
All Banks & DFIs	645,179	118,834	2.6	620,448	94,660	1.9
All Banks	629,856	114,936	2.5	605,444	91,133	1.9
Commercial Banks	594,890	99,801	2.3	575,277	78,844	1.7
Public Sector Commercial Banks	197,829	51,568	6.0	190,068	39,812	4.5
Local Private Banks	393,656	48,262	1.4	382,042	39,043	1.0
Foreign Banks	3,405	-29	(0.1)	3,167	-11	(0.0)
Specialized Banks	34,966	15,135	11.1	30,167	12,288	8.7
DFIs	15,322	3,899	7.3	15,004	3,527	6.2

4.22 Non-Performing Loans

	(Million Rupees)					
	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on March 31, 2016			As on June 30, 2016		
All Banks & DFIs	633,437	105,469	2.2	649,057	115,108	2.2
All Banks	619,086	101,572	2.1	634,546	111,559	2.2
Commercial Banks	591,438	92,633	2.0	590,950	86,225	1.7
Public Sector Commercial Banks	201,311	48,689	5.5	200,911	43,304	4.5
Local Private Banks	387,104	43,955	1.2	387,033	42,933	1.1
Foreign Banks	3,023	-11	(0.0)	3,006	-12	(0.0)
Specialized Banks	27,648	8,939	6.3	43,294	25,033	17.2
DFIs	14,351	3,897	6.6	14,511	3,548	5.6
	As on September 30, 2016			As on December 31, 2016		
All Banks & DFIs	646,230	112,947	2.2	618,550	93,497	1.7
All Banks	631,326	109,123	2.2	604,666	90,399	1.6
Commercial Banks	591,777	88,837	1.8	568,446	72,323	1.4
Public Sector Commercial Banks	205,011	47,148	5.0	189,091	35,111	3.4
Local Private Banks	383,764	41,697	1.1	376,391	37,219	0.9
Foreign Banks	3,002	-8	(0.0)	2,963	-7	(0.0)
Specialized Banks	39,550	20,286	14.0	36,220	18,076	12.2
DFIs	14,904	3,825	6.2	13,884	3,098	4.5
	As on March 31, 2017			As on June 30, 2017		
All Banks & DFIs	619,603	92,054	1.6	630,477	104,082	1.7
All Banks	603,771	88,053	1.6	614,816	100,111	1.6
Commercial Banks	571,097	75,069	1.4	562,479	66,948	1.1
Public Sector Commercial Banks	191,253	35,378	3.4	187,586	28,470	2.5
Local Private Banks	376,897	39,697	0.9	371,956	38,488	0.8
Foreign Banks	2,948	-6	(0.0)	2,937	-10	(0.0)
Specialized Banks	32,673	12,984	8.8	52,337	33,163	21.9
DFIs	15,832	4,001	5.8	15,661	3,971	5.3
	As on September 30, 2017			As on December 31, 2017		
All Banks & DFIs	627,675	94,849	1.5	607,538	79,815	1.2
All Banks	611,813	89,926	1.5	592,547	75,582	1.2
Commercial Banks	568,852	67,426	1.1	554,602	56,860	0.9
Public Sector Commercial Banks	192,650	31,763	2.8	182,998	23,743	2.0
Local Private Banks	373,275	35,671	0.7	368,709	33,208	0.7
Foreign Banks	2,926	-8	(0.0)	2,895	-91	(0.2)
Specialized Banks	42,961	22,500	14.9	37,945	18,722	12.2
DFIs	15,862	4,922	6.7	14,991	4,233	5.5
	As on March 31, 2018			As on June 30, 2018		
All Banks & DFIs	616,023	70,118	1.0	638,303	84,861	1.2
All Banks	600,359	65,033	1.0	623,615	80,575	1.1
Commercial Banks	563,656	49,768	0.8	562,079	39,883	0.6
Public Sector Commercial Banks	190,084	16,213	1.3	187,982	11,063	0.8
Local Private Banks	370,735	33,646	0.6	371,287	29,005	0.5
Foreign Banks	2,838	-91	(0.2)	2,810	-185	(0.3)
Specialized Banks	36,703	15,265	10.0	61,536	40,692	27.0
DFIs	15,664	5,085	6.5	14,688	4,286	5.5

4.22 Non-Performing Loans

(Million Rupees)

	NPLs	Net NPLs	Net NPLs to Net Loan (%)	NPLs	Net NPLs	Net NPLs to Net Loan (%)
	As on September 30, 2018			As on December 31, 2018		
All Banks & DFIs	651,938	93,842	1.3	694,408	114,488	1.4
All Banks	636,726	89,227	1.2	679,744	110,131	1.4
Commercial Banks	581,180	56,116	0.8	624,156	76,153	1.0
Public Sector Commercial Banks	198,694	18,890	1.4	213,436	25,172	1.7
Local Private Banks	379,674	37,411	0.6	407,880	51,219	0.8
Foreign Banks	2,811	-185	(0.3)	2,840	-238	(0.3)
Specialized Banks	55,546	33,112	22.1	55,587	33,979	23.1
DFIs	15,212	4,615	5.9	14,664	4,358	5.4
	As on March 31, 2019			As on June 30, 2019		
All Banks & DFIs	705,056	113,960	1.4	782,960	170,788	2.1
All Banks	690,253	109,550	1.4	768,006	166,198	2.1
Commercial Banks	639,935	84,120	1.1	697,273	119,950	1.5
Public Sector Commercial Banks	222,462	31,855	2.2	226,097	27,453	1.8
Local Private Banks	414,644	52,511	0.9	468,338	92,667	1.5
Foreign Banks	2,830	-246	(0.4)	2,838	-169	(0.2)
Specialized Banks	50,317	25,430	18.2	70,733	46,248	33.2
DFIs	14,804	4,410	5.2	14,954	4,590	5.4
	As on September 30, 2019			As on December 31, 2019		
All Banks & DFIs	773,804	153,298	1.9	776,085	145,176	1.7
All Banks	758,132	148,146	1.9	761,118	141,347	1.7
Commercial Banks	697,706	108,836	1.4	706,758	108,459	1.3
Public Sector Commercial Banks	243,554	42,259	2.8	234,621	26,477	1.7
Local Private Banks	451,363	66,792	1.1	469,366	82,285	1.3
Foreign Banks	2,790	-215	(0.3)	2,772	-303	(0.3)
Specialized Banks	60,426	39,310	28.7	54,360	32,888	23.9
DFIs	15,671	5,152	6.0	14,967	3,830	4.2
	As on March 31, 2020			As on June 30, 2020		
All Banks & DFIs	821,630	150,539	1.8	863,688	161,048	2.0
All Banks	805,830	146,052	1.8	846,551	155,509	1.9
Commercial Banks	742,569	122,148	1.5	767,625	115,310	1.5
Public Sector Commercial Banks	248,558	33,202	2.2	267,154	42,382	2.8
Local Private Banks	491,217	89,256	1.4	497,673	73,207	1.2
Foreign Banks	2,795	-310	(0.4)	2,797	-279	(0.3)
Specialized Banks	63,261	23,904	21.1	78,927	40,199	36.1
DFIs	15,800	4,488	4.5	17,137	5,539	5.7
	As on September 30, 2020			As on December 30, 2020		
All Banks & DFIs	868,802	135,380	1.7	844,661	100,233	1.2
All Banks	852,691	131,196	1.7	828,902	96,736	1.2
Commercial Banks	778,283	97,806	1.3	761,693	63,687	0.8
Public Sector Commercial Banks	273,543	38,493	2.6	267,740	16,890	1.1
Local Private Banks	501,947	59,576	1.0	491,476	47,143	0.7
Foreign Banks	2,793	-263	(0.4)	2,478	-346	(0.5)
Specialized Banks	74,409	33,389	31.5	67,208	33,049	29.1
DFIs	16,111	4,185	4.3	15,759	3,498	3.2

1. Source: Off-site Supervision and Enforcement Department, SBP

1. Category of UBL has been changed from Nationalized to privatized Bank.

2. ICP and NIT have been excluded from DFIs since the affairs of the same have been transferred to SECP.

3. SME Bank has been transferred from DFIs to Specialized Banks from June 05 quarter. For consistency purposes the Bank has been taken in Specialized Banks in the previous quarter as well.