

## **NON-PERFORMING LOANS**

(Domestic and Overseas Operations)

(Rs. in Million)

BANKS/DFIs	Dec-23			Mar-24		
	NPLs	NET NPLs	NET NPLs TO NET LOANS (%)	NPLs	NET NPLs	NET NPLs TO NET LOANS (%)
<b>All Banks &amp; DFIs</b>	<b>1,009,961</b>	<b>70,275</b>	<b>0.57</b>	<b>1,010,222</b>	<b>(56,026)</b>	<b>-0.47</b>
<b>All Banks</b>	<b>994,818</b>	<b>72,516</b>	<b>0.60</b>	<b>995,094</b>	<b>(54,016)</b>	<b>-0.46</b>
<b>All Commercial Banks</b>	<b>956,365</b>	<b>52,561</b>	<b>0.44</b>	<b>956,475</b>	<b>(71,204)</b>	<b>-0.62</b>
Public Sector Banks	320,846	6,750	0.29	324,479	(25,176)	-1.21
Local Private Banks	634,886	45,878	0.50	631,441	(45,915)	-0.51
Foreign Banks	633	(67)	(0.02)	556	(113)	(0.03)
Specialized Banks	38,453	19,955	16.89	38,618	17,188	15.04
DFIs	15,143	(2,241)	-1.19	15,128	(2,010)	-1.10

## **CASH RECOVERY AGAINST NON PERFORMING LOANS**

BANKS/DFIs	FOR THE QUARTER Dec-23	FOR THE QUARTER Mar-24
<b>All Banks &amp; DFIs</b>	<b>32,979</b>	<b>22,792</b>
<b>All Banks</b>	<b>32,780</b>	<b>22,579</b>
<b>All Commercial Banks</b>	<b>25,943</b>	<b>19,708</b>
Public Sector Banks	6,742	3,966
Local Private Banks	19,197	15,741
Foreign Banks	4	2
Specialized Banks	6,837	2,871
DFIs	198	213

\*Based on un-audited data submitted by the banks and DFIs

\*\* March 2024 data includes IFRS-9 impact.