Figure 3.1  Scheduled Banking Structure in India (As on March 31, 2012) --------- 68
Figure 3.2  Share of different bank groups in total deposits (2011-12) -------------- 85
Figure 3.3  Total Loans and Advances of bank groups (2011-12) ------------------ 86
Figure 3.4  GNPA of all SCB in India - Bank GroupWise (2011-12) ----------------- 89
Figure 3.5  Net NPA of all SCBs in India (2007 & 2012) -------------------------- 91
Figure 3.6  Additions to NPA of all SCBs in India (2011-12) --------------------- 92
Figure 3.7  Total Reductions to NPA – Bank Group 2011-12 ---------------------- 95
Figure 3.8  Provision towards NPA 2011-12-------------------------------------- 97
Figure 3.9  Gross NPA and Net NPA of SBT (2000-01 to 2011-12) --------------- 108
Figure 3.10  Additions to NPA and Reductions to NPA of SBT (2000-01 to 2011-12) 110
Figure 5.1  Growth of Gross NPA (2000-01 to 2006-07 and 2007-08 to 2011-12) 142
Figure 5.2  Year to Year Growth of Gross NPA – Bank Sector Wise -------------- 144
Figure 5.3  Growth of Net NPA (2000-01 to 2011-12) --------------------------- 147
Figure 5.4  Year to Year Growth of Net NPA – Bank GroupWise------------------- 149
Figure 5.5  Comparison of Growth of Additions to NPA (2000-01 to 2006-07 and 2007-08 to 2011-12) --------------------------------- 152
Figure 5.6  Year-to-Year Growth of Additions to NPA – Bank Sector Wise------- 154
Figure 5.7  Gross Non Performing Asset Generation Rate Bank Groupwise (2001-10) - 157
Figure 5.8  Exponential Growth Rate – Reductions to NPA 2000-01 to 2011-12 159
Figure 5.9  Net Additions to NPA – Bank Sector Wise---------------------------- 164
Figure 5.10  Relationship between Bank Performance Indicators and NPA ------- 181
Figure 5.11  Mediation effect of variable on IV and DV------------------------ 207
Figure 6.1  Full Measurement Model for Reasons for NPA ---------------------- 225
Abbreviations

AMC  Asset Management Company
ANOVA Analysis of Variance
ARC  Asset Reconstruction Company
BIS  Bank for International Settlements
BPLR Benchmark Prime Lending Rate
CRAR Capital to Risk Weighted Assets Ratio
CRR  Cash Reserve Ratio
CDR  Corporate Debt Restructuring
DEA  Data Envelopment Analysis
DFT  Development Finance Institutions
DRT  Debt Recovery Tribunal
EG   Exponential Growth
GDP  Gross Domestic Product
GNPA Gross Non Performing Assets
KYC  Know Your Customer
NNPA Net Non-Performing Assets
NPA  Non-Performing Asset
NPAs Non-Performing Assets
NPL  Non-Performing Loan
NPLs Non Performing Loans
OTS  One Time Settlement
PSB  Public Sector Bank
PSBs Public Sector Banks
RBI  Reserve Bank of India
RRB  Regional Rural Banks
SBI  State Bank of India
SBT  State Bank of Travancore
SCBs Scheduled Commercial Banks
SLR  Statutory Liquidity Ratio
SARC Stressed Assets Resolution Centre
SARFAESI The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
SSI  Small Scale Industry
SSIs Small Scale Industries
UCB  Urban Co-operative Bank
VIF  Variance Inflation Factor
SPC  Special Purpose Companies

...50GR.....