

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

STARRED QUESTION NO:357

ANSWERED ON:17.03.2006

NPA WRITTEN OFF

Rana Shri Kashi Ram;Thummar Shri Virjibhai

**Will the Minister of FINANCE be pleased to state:**

- (a) the non-performing assets (NPA) written off by the nationalised banks during each of the last three years;
- (b) the details thereof, bank-wise;
- (c) whether there were instances wherein parties after getting their loan written off took another loan from the banks;
- (d) if so, the details of cases during each of the last three years;
- (e) whether such cases were investigated; and
- (f) if so, the outcome thereof?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI P. CHIDAMBARAM)

(a) to (f): A statement is laid on the Table of the House.

STATEMENT FOR LOK SABHA STARRED QUESTION NO.357 FOR 17th MARCH, 2006 REGARDING NPA WRITTEN OFF TABLED BY SHRI V.K. THUMMAR AND SHRI KASHIRAM RANA

(a) & (b) The bank-wise details of Non-performing assets written off by the nationalised banks during the last three years are given in Annex.

(c) Reserve Bank of India (RBI) has issued guidelines to the banks / Financial Institutions (FIs) on 30th May, 2002 which, inter-alia, include that no additional facilities should be granted by any bank/FI to listed wilful defaulters of Rs. 25 lakh and above. In addition, the entrepreneurs / promoters of companies, where banks / FIs have identified siphoning / diversion of funds, misrepresentation / falsification of accounts and fraudulent transactions etc., should be debarred from institutional finance from the scheduled commercial banks, Development Financial Institutions, Government owned NBFCs, investment institutions etc. for floating new ventures for a period of 5 years from the date the name of the wilful defaulter is published in the list of wilful defaulters by the RBI and Credit Information Bureau of India Ltd. (CIBIL). However, no instance of financing to a wilful defaulter by any Bank / FI has been brought to the notice of the RBI and Govt.

(d) to (f) Do not arise in view of (c) above.

ANNEX

BANK WISE DETAILS REGARDING AMOUNT OF NPAs WRITTEN OFF DURING THE LAST THREE YEARS BY NATIONALISED BANKS

(Rs. in crore)

Bank's Name    2002-03    2003-04    2004-05

Allahabad Bank	333	622	275
Andhra Bank	121	184	170
Bank of Baroda	441	836	609
Bank of India	579	588	329
Bank of Maharashtra	92	92	79
Canara Bank	216	452	973
Central Bank of India	419	569	583
Corporation Bank	16	49	91
Dena Bank	372	319	317
Indian Bank	803	416	482
Indian Overseas Bank	164	469	244

Oriental Bank of Commerce	46	85	117
Punjab & Sind Bank	59	85	37
Punjab National Bank	137	483	704
Syndicate Bank	42	33	220
UCO Bank	155	278	334
Union Bank of India	74	278	308
United Bank of India	224	250	111
Vijaya Bank	123	240	125

TOTAL	4416	6328	6108
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