

DOS.No.BC.4/22.05.001/97

February 24, 1997

The Chairmen and Managing Directors  
of all Public Sector Banks

Dear Sir,

**Write-off of Bad Debts - Reporting**

Please refer to our circular letter DOS.No.BC.6/16.13.100/94 dated May 27, 1994 on the above subject.

2. As you are aware, the information in regard to bad debts written off by public sector banks is furnished to the Government, Ministry to Finance, Department of Economic Affairs, (Banking Division) to enable them to suitably answer questions on the subject raised in the Parliament. We are often required by the Government to furnish additional information concerning bad debts written off for replying questions raised in the Parliament.

3. We shall, therefore, be glad if you will please arrange to furnish to us and to our Regional Offices the additional information in Statement III (Proforma enclosed) in regard to write-off of bad debts as under for the year 1996-97 and onwards :-

- (i) The total amount recovered during the year against the advances written off in the previous years.
- (ii) The amount of provision made for bad and doubtful debts and the amount of bad debts written off during the year.
- (iii) Cases of bad debts written off for Rs. 1.00 crore and above together with the names of borrowers and the concerned branches.

Please acknowledge receipt.

Yours faithfully,

Sd/-

**(V. S. N. Murthy)**  
Addl. Chief General Manager