



Antilla

1. Security (Still NPA no relief)

2. Erosion in value of security

If fall is > 50% → Doubtful

If value < 10% of loan → Loss Asset



Mukesh Bhai

3. Net-worth (Still NPA no relief)

4. Regularisation (Still NPA no relief)

Manager friend repaid old loans with new ones as on B/S date.

SBI + PNB + BOB

11. Take Out Finance

SBI → PNB → BOB (transfer after 5 yrs)

If no recover in transferring bank same date should be used by transferee bank (Depends on other)



5. Natural Calamities

Rescheduled /

Renewed loans are

treated as fresh (relief)



6. Borrower-wise

If one loan NPA all loans to that borrower of that bank → NPA

7. On lending scheme

Financing agriculture through PACS / FSS

only respective loans NPA (relief)

10. Consortium Finance

Banks have to see separate individual recovery, others status doesn't matter.

CA Ravi Taori www.auditguru.in



Stock 4 Export

8. Export Project Finance

If foreign importer has paid foreign bank, time of 1 year to bring money to India else NPA (relief)

9. Temporary Deficiency

Stock Statement → 3m old →

Irregular → 3m → NPA

Renewal of adhoc limit → not done

180 days → NPA



Reliance Refinery

12. Security of FD/NSC/ KVP/IVP/ LIP (Relief No NPA)

13. Guarantee by CG (Relief No NPA)

14. Guarantee by SG (Still NPA No Relief)

15. Guarantee by EXIM (Still NPA No Relief)

16. Moratorium Period (Relief No NPA during initial period when interest is charged but no payments)

17. BIFR

Additional finance gets relief of 1 yr

18. Staff Loans (Relief)

First principal is fully paid and then interest still no NPA