

## Annexure 2

Asset Classification	RBI		MMA	Remark
	Previously	Revised		
<b>Standard</b>	0.25%-1.00%	0.25%-1.00%	1.00%	<b>RBI-</b> <b>0.25% for Agri loans</b> <b>1.00% for Commercial Real Estate loans</b> <b>0.40% for all other loans</b>
<b>SMA</b>	--	--	5%	<b>RBI- No such classification</b>
<b>Sub-standard</b>				
Secured	10%	15%	25%	
Unsecured	20%	25%		
Unsecured in respect of Infrastructure loan	15%	20%		
<b>Doubtful</b>				
<b>Doubtful ( Unsecured portion)</b>	100%	100%		
<b>Doubtful (Secured portion)</b>				
Doubtful-I (up to one year)	20%	25%	25% (for well secured)  50% (for unsecured)	<b>Only one category for Doubtful as per MMA (Any assets which is past due for 180 days or more but less than 360 days shall be classified as Doubtful-MMA Guidelines)</b>  <b>Well secured means collateral that can repay the full debt or guarantee from financially sound party.</b>
Doubtful-II(one to three years)	30%	40%		
Doubtful-III (more than three years)	100%	100%		
<b>Loss</b>	100%	100%	50% (for well secured)  100% (for unsecured)	

<b>Restructured</b>	0.25%-1.00%	2%	--	<p><b>MMA-</b> If a loan is restructured and all overdue interest is paid by the borrower in cash at the time of restructuring, the restructured loan shall be classified substandard.</p> <p><b>RBI-</b> Restructured account classified as Standard advances will attract a provision of 2% in the first two years from the date of restructuring. (in case of moratorium-moratorium period+2 years)</p> <p>Restructured account classified as Sub-standard advances, when upgraded to Standard category will attract a provision of 2% in the first year from the date of up gradation.</p>
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Asset Classification:

<b>Classification</b>	<b>As per MMA</b>	<b>As per RBI</b>
Sub Standard	Past due 90 days or more but less than 180 days	NPA for a period less than or equal to 12 months
Doubtful	Past due 180 days or more but less than 360 days	D 1- Doubtful upto 1 year D2- Doubtful > 1 year and upto 3 year D3- Doubtful > 3 year
Loss	Past due more than 360 days	