

Annex 2
(vide para 2.2.11)

PROFORMA

Name of the Bank.....
Category Tier I /Tier II

Classification of Assets and Provisioning made against
Non-Performing Assets as on March 31, -----

(Rs.in lakh)

Classification of Assets	No. of A/Cs	Amount Outstanding	Percent age of Col.3 to total loan outstanding	Provision required to be made		Existing provision at the beginning of the year	Provisioning made during the year under report	Total provisions as at the end of the year	Remarks
				%	Amount				
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
Total loans and advances									
Of which									
A. Standard Assets									
B. Non-Performing Assets									
1. Sub-standard									
2. Doubtful									
i) Upto 1 year									
a) Secured									
b) Unsecured									
ii) Above 1 year & upto 3 years									
a) Secured									
b) Unsecured									
iii) Above 3 years Secured									
a) Outstanding stock of NPAs as on March 31,									
b)Advances classified as 'doubtful more than 3 years' on or after April 1,									
b) Unsecured									
Total doubtful assets (i+ii+iii)									
a)Secured									
b) Unsecured									
3.Loss Assets									
Gross NPAs (B1+B2+B3)									

Note: Please indicate the manner in which the provision (item 8) has been made/proposed to be made out of the profit of the current year.

Position of Net Advances/Net NPAs

(Rs. in lakh)

Sr.No.	Particulars	Current Year	Previous Year
1.	Gross Advances		
2.	Gross NPAs		
3.	Gross NPAs as percentage to Gross Advances		
4.	Deductions		
	- Balance in interest suspense account/OIR*		
	- DICGC/ECGC claims received and held pending adjustment		
	- Part payment of NPA accounts received and kept in suspense account		
	Total Deductions		
5.	Total NPA provisions held (BDDR, Special BDDR Balance after appropriation)		
6.	Net Advances (1-4-5)		
7.	Net NPAs (2-4-5)		
8.	Net NPAs as percentage of Net Advances		

* i.e. accrued interest on NPA accounts if included (capitalised) in loans and advances

CERTIFIED that the non-performing assets have been worked out as per RBI instructions and provisions made accordingly.

Chief Executive Officer

Statutory Auditors