

Annex 2
(vide para 2.2.10)

Proforma

Name of the Bank

Category Tier 1 / Tier 2/Tier 3/Tier 4

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

(₹ in lakh)										
Classification of Assets		No. of A/Cs	Amount Outstanding	Percentage of Col.3 to total loan outstanding	Provision required to be made % Amount		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
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

		₹ 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* or any other head of account* / provisions for NPA ⁸)		
	* Provisions created above the line i.e. by charging as an expense to the Profit and Loss account.		
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

⁸ Refer to para 3 c) ii of the [circular DOR.CAP.REC.No.27/09.18.201/2024-25 dated August 02, 2024](#)