

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)	Unsecure d									
		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

Sr. No.	Particulars	(₹ in lakh)	
		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](#)