

**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	Provision 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)			
<b>Sr. No.</b>	<b>Particulars</b>	<b>Current Year</b>	<b>Previous Year</b>
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 <sup>8</sup> )  * 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

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