## Asset Classification of Restructured Accounts under the Guidelines

	Particulars	Case 1	Case 2	Case 3	Case 4		
I	Assumed due	31.01.2007	31.01.2007				
	date of payment						
	Assumed date of	31.03.2007	31.03.2007	31.03.2007	31.03.2007		
	restructuring						
	Period of	2 months	2 months	18 months	18 months		
	delinquency as on						
	the date of						
	restructuring		'Standard'				
		sset Classification Standard		'Doubtful -			
	(AC) before			less than			
	restructuring			one year'	one year'		
	Date of NPA	NA	NA	31.12.05	31.12.05		
				(Assumed)	(Assumed)		
	Asset classification (AC) on restructuring						
	Assumed status of	Eligible for	Not eligible	Eligible for	Not eligible		
	the borrower	special	for special	special	for special		
		regulatory	regulatory	regulatory	regulatory treatment		
		treatment	treatment	treatment			
	AC after	'Standard'	Downgraded	'Doubtful -	'Doubtful -		
	restructuring		to	less than	less than		
			'Substandard'	one year'	one year'		
			w.e.f 31.03.07				
			(i.e., on the				
			date of				
			restructuring)				

	As	sur	ned first	31.12.07	31.12.07	31.12.07	31.12.07		
	pa	vm	ent due under						
		the revised terms							
		010							
<u> </u>									
		Asset classification after restructuring							
	A The account <b>performs satisfactorily</b> as per restructured terms								
	(a) AC during the No c			No change	'Doubtful - less	No change	'Doubtful -		
			specified one	(i.e., remains	than one year'	(i.e.,	one to three		
	year		year period	'Standard')	w.e.f. 31.03.08	remains	years' w.e.f.		
	(i.e., fron		(i.e., from		(i.e. one year	'Doubtful -	31.12.07 (i.e.,		
		31.12.07 to			after	less than	one year after		
		31.12.08)			classification as	one year')	classification		
					'Substandard')		as 'Doubtful		
							less than one		
							year')		
	(b) AC af		AC after the	Continues in	Upgraded to	Upgraded	Upgraded to		
		specified one		'Standard'	'Standard'	to	'Standard'		
		year period		category	category	'Standard'	category		
						category			
	B If performance not satisfactory vis-à-vis restructured term				terms				
		(a) AC during the Treated as		'Doubtful - less	'Doubtful	'Doubtful -			
			specified one	substandard	than one year'	one to three	one to three		
			year period (in	w.e.f	w.e.f. 31.03.08	years' w.e.f.	years' w.e.f.		
	c		case the	30.4.2007	(i.e. one year	31.12.07	31.12.07 (i.e.,		
		unsatisfactory		and	after		one year after		
		performance is		downgraded	classification		classification		
		established		to 'Doubtful			as 'Doubtful		
		before		less than one			less than one		
		completion of		year' with			year' (on		
			one year	effect from			31.12.06)		
			period)	30.04.08.					
		(b)	AC after the	Will migrate	Will migrate to	Will migrate	Will migrate		
			specified one	to 'Doubtful -	'Doubtful - one	to 'Doubtful	further to		
			year period, if	one to three	to three years'	- more than	'Doubtful		

	the	years' w.e.f	w.e.f.	31.03.09	three years'	more	than
	unsatisfactory	30.04.09 and	and	'Doubtful	w.e.f.	three	years'
	performance	'Doubtful	more	than	31.12.09	w.e.f.	
	continues	more thar	three	years'		31.12.0	9
		three years	w.e.f.				
		w.e.f.	31.03	2011.			
		30.04.2011.					