



Annex I

Details of Gross Advances, Gross NPAs, Net Advances and Net NPAs

Part A

		(₹ in crore up to two decimals)
Particulars		Amount
1.	Standard Advances	
2.	Gross NPAs *	
3.	Gross Advances ** (1+2)	
4.	Gross NPAs as a percentage of Gross Advances (2/3) (in per cent)	
5.	Deductions	
(i)	Provisions held in the case of NPA Accounts as per asset classification (including additional Provisions for NPAs at higher than prescribed rates).	
(ii)	DICGC / ECGC claims received and held pending adjustment	
(iii)	Part payment received and kept in Suspense Account or any other similar account	
(iv)	Balance in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts	
(v)	Floating Provisions***	
6.	Net Advances (3-5)	
7.	Net NPAs {2-5(i + ii + iii + iv + v)}	
8.	Net NPAs as percentage of Net Advances (7/6) (in per cent)	
*	Principal dues of NPAs plus Funded Interest Term Loan (FITL) where the corresponding contra credit is parked in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts.	
**	For the purpose of this Statement, 'Gross Advances' mean all outstanding loans and advances including advances for which refinance has been received but excluding rediscounted bills, and advances written off at Head Office level (Technical write off).	
***	Floating Provisions would be deducted while calculating Net NPAs, to the extent, banks have exercised this option, over utilising it towards Tier II capital.	



Part B
Supplementary Details

		(₹ in crore up to two decimals)
Particulars		Amount
1.	Provisions on Standard Assets in Part A above	
2.	Interest recorded as Memorandum Item	
3.	Amount of cumulative Technical Write - Off in respect of NPA accounts reported in Part A above	