## Disclosure of Restructured Accounts

## **Disclosure of Restructured Accounts**

|            | Type of Restructuring                               |             |          | Under CDR Mechanism |          |      |       |          | r SME Debt Res   | structuring M |      | 0     | thers    | Total            |          |      |       |          |                  |          |      |       |
|------------|---|-------------|----------|---------------------|----------|------|-------|----------|------------------|---------------|------|-------|----------|------------------|----------|------|-------|----------|------------------|----------|------|-------|
| SI.<br>No. | Asset Classification                                |             | Standard | Sub-<br>Standard    | Doubtful | Loss | Total | Standard | Sub-<br>Standard | Doubtful      | Loss | Total | Standard | Sub-<br>Standard | Doubtful | Loss | Total | Standard | Sub-<br>Standard | Doubtful | Loss | Total |
|            | Detai   |             |          | Standard            |          |      |       |          | Standard         |               |      |       |          | Standard         |          |      |       |          | Standard         |          |      |       |
| 1          | Restructured  | No. of      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | Accounts as on April 1 of the FY (opening figures)* | borrowers   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | Amount      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | outstanding |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | ,   | Provision   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| 1          |   | thereon     |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| 2          | Fresh   | No. of      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | restructuring during the year                       | borrowers   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | Amount      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | outstanding |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | Provision   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | thereon     |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| 3          | Upgradations to                                     | No. of      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | restructured  | borrowers   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | standard  |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | category during                                     | Amount      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | the<br>FY   | outstanding |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| l          |   | Provision   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            |   | thereon     |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| 4          | Restructured  | No. of      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | standard<br>advances which                          | borrowers   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
| ł          | cease to attract                                    | Amount      |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | higher provisioning and                             | outstanding |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | / or  | Provision   |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | additional risk                                     | thereon     |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | weight  |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | at the end of the                                   |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | FY  |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | and hence need                                      |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |
|            | not be shown as                                     |             |          |                     |          |      |       |          |                  |               |      |       |          |                  |          |      |       |          |                  |          |      |       |

|   | restructured       |              |      |  |  |      |  |      |  |  |      | i  |   |
|---|--------------------|--------------|------|--|--|------|--|------|--|--|------|--|---|
|   | standard           |              |      |  |  |      |  |      |  |  |      | , [  | 1 |
|   | advances at the    |              |      |  |  |      |  |      |  |  |      | , [  | 1 |
|   | beginning of the   |              |      |  |  |      |  |      |  |  |      | ı [  |   |
|   | next               |              |      |  |  |      |  |      |  |  |      | , [  |   |
|   | FY                 |              |      |  |  |      |  |      |  |  |      | . 1  |   |
| 5 | Downgradations     | No. of       |      |  |  |      |  |      |  |  |      | <del>,                                    </del> |   |
|   | of                 | borrowers    |      |  |  |      |  |      |  |  |      |  |   |
|   | restructured       | Amount       |      |  |  |      |  |      |  |  |      | $\longrightarrow$                                |   |
|   | accounts           | outstanding  |      |  |  |      |  |      |  |  |      | ı l  |   |
|   | during the FY      | Outstailuing | <br> |  |  | <br> |  | <br> |  |  | <br> | ıl   |   |
|   | <br> -             | Provision    |      |  |  |      |  |      |  |  |      | 1  |   |
|   | <br>               | thereon      |      |  |  |      |  |      |  |  |      | 1  |   |
| 6 | Write-offs of      | No. of       |      |  |  |      |  |      |  |  |      | 1  |   |
|   | restructured       | borrowers    |      |  |  |      |  |      |  |  |      | 1  |   |
|   | accounts           |              |      |  |  |      |  |      |  |  |      | 1  |   |
|   | during the FY      | Amount       |      |  |  |      |  |      |  |  |      | 1  |   |
|   | ,<br>              | outstanding  |      |  |  |      |  |      |  |  |      | 1  |   |
|   | <br> -             | Provision    |      |  |  |      |  |      |  |  |      | 1  |   |
|   |                    | thereon      |      |  |  |      |  |      |  |  |      | ı  |   |
| 7 | Restructured       | No. of       |      |  |  |      |  |      |  |  |      |  |   |
|   | Accounts as on     | borrowers    |      |  |  |      |  |      |  |  |      | 1  |   |
|   | March 31 of the    |              |      |  |  |      |  |      |  |  |      | 1  |   |
|   | FY                 | Amount       |      |  |  |      |  |      |  |  |      |  |   |
|   | (closing figures*) | outstanding  |      |  |  |      |  |      |  |  |      | ı  |   |
|   | ,<br>I             |              |      |  |  |      |  |      |  |  |      | 1  |   |
|   | <br>               | Provision    |      |  |  |      |  |      |  |  |      | i  |   |
|   | <br>               | thereon      |      |  |  |      |  |      |  |  |      | , l  |   |
|   |                    |              |      |  |  |      |  |      |  |  |      |  |   |

<sup>\*</sup> Excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weight (if applicable).