

Format for Computing Provisioning Coverage Ratio (PCR)

Rs. in Crores				
1	2	3	4	5
		Gross NPA@ Plus Technical / Prudential Write-off *	Specific Provisions held including provisions for Diminution in fair value of the restructured accounts classified as NPAs plus Technical / Prudential write-off *	Ratio of (4) to (3)
1.	Sub-Standard Advances			
2.	Doubtful Advances (a+b+c)			
	a < 1 year			
	b 1-3 Years			
	c >3 years			
3.	Advances classified as Loss Assets			
4.	Total			
5.	Floating Provisions for Advances (only to the extent they are not used as Tier II Capital)			
6.	DICGC / ECGC claims received and held pending adjustment			
7.	Part payment received and kept in Suspense Account or any other similar account			
8.	Total (Sum of column 4 of Row 4+ Row 5 + Row 6+ Row 7)			
9.	Provision Coverage Ratio {(8/Total of Column 3 of Row 4)*100}			
<p>@ Gross NPAs to be computed in terms of the circular DBOD.BP.BC.46/21.04.048/2009-10 dated September 24, 2009</p> <p>* Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches, but have been written-off (fully or partially) at Head Office level. Amount of Technical write-off should be certified by statutory auditors.</p>				