Jectio	ווים וווע	Large	DOITON	vers (c	Jiobai	Opera	LIUIIS	<u> </u>																																					
Sectio	n D - Lar	rge Bor	rowers	(Global	Opera	tions)																																					(Amou	ınt in Rs	. Lakh)
															Amount Outstanding - Funded								Amour	t Outs	tandin	g - Non	Funded	i			÷					ame		Ė		,	<b>—</b>				
Sr No.	PAN Number*	Name*	Туре	Industry Code*	Industry Name*	Sector Code	Banking Arrangement*	Lead Bank Name*	Internal Rating	External Rating	Assets Classification*	Special Mention Accounts(SMA)*	In case SMA - O under SMA, the reasons there of*	Limit San	Cash Credit / Overdraft	Working Capital Demand Loan	Inland Bills	Packing Credit	Export Bills	Term Loan	Bills discounted in respect of sales on deferred payment basis	Other Funded Outstanding	Total Funded - Outstanding	Funded Credit Exposure	Limit Sanctioned - Non Funded	Letter of Credit	Guarantees	Acceptances	Foreign Exchange Contracts	Interest Rate Derivatives (incl FX Interest Rate Derivatives)	Other Non-Funded Outstanding	Total Non Funded - Outstanding	Non Funded Credit Exposure	Total Limit Sanctioned to the Borrower	Total Amount Outstanding (Funded + Non Funded)	Total Credit Exposure	Total Investment Exposure	Total Exposure	TE as % of Capital Funds	Date from which Restructuring Scheme became effective, if any of the facility is restructured	Provisions Held For NPAs	Of the Total Amount Outstanding (Funded and Non Funded), Unsecured Amount Outstanding	Balance in Current Account	Written Off Wheads, etc	Date When Prudentially / Technically Written Off (DD/MM/YYYY)
Α	В	С	D	E	F	G	н	ı	J	К	L	М	N	0	Р	Q	R	S	T	U	V	w	Х	Υ	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT
										1/	1																														ــــ	<del>                                     </del>	↓		
									1	1/	/																														ــــ	<u> </u>	<u> </u>		
									11	1/																															_	₩	<u> </u>		
									//	//	1																														_	₩	<u> </u>		
									11	//																																			
Total								0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0000%	4	0.00	0.00	4	0.00	d .						

## Note:

Section D - Large Borrowers (Global Operations)

- 1 Large borrowers means banks' borrowers/parties having aggregate fund-based and non-fund based exposure of Rs.10 crore and above.
- 2 Reporting of Balance in Current Account: If a client, who is included in the RBI's PAN/Borrower Master and does not have any fund or non-fund based facilities from the bank, however the client maintains a current account with the bank then the balance (irrespective of debit/credit balance) should be reported
- 3 Reporting of technically/prudentially written off accounts: If a borrower, who is included in the RBI's PAN/Borrower Master, has been prudentially/technically written-off by the bank, then the borrower should be reported irrespective of the amount written-off
- 4 Extant circular on exposure norms may be referred. Credit equivalent of OBS/derivative exposures should be included in non-funded exposure.
- 5 If the party name/PAN is not available in the party master, please submit details of such parties including PAN along with an undertaking of the correctness of the PAN and other details to RBI through separate module for the purpose.
- 6 Internal Rating: composite rating of the borrowers should be reported. No comments or remarks should be added (i.e., only rating should be reported). In case the borrower is NOT rated, report 'UNRATED'
- External Rating: The rating used by the bank for capital adequacy compilation as per extant RBI guidelines on capital adequacy. No comments or remarks should be added (i.e., only rating should be reported). In case the borrower is NOT rated, report 'UNRATED'
- 8 Asset Classification: S Standard, SR Non-CDR Standard Restructured, SCDR Standard Restructured under CDR, SS Sub-standard, SSR Substandard Restructured, DR Doubtful Restructures, D1 Doubtful 1, D2 Doubtful 2, D3 Doubtful 3, L Loss.
- 9 Special Mention Accounts (SMA): SMA-0 [Principal or interest payment overdue between 61-90 days], SMA-2 [Principal or interest payment overdue between 61-90 days], and NA [Not Applicable]. It case of multiple overdues, worst overdue position should be reported.
- 10 Banking Arrangement: 1-Solo, 2-Multiple Arrangement, 3-Consortium, 4-Solo and Multiple Arrangement, 5-Solo and Consortium, 6-Multiple Arrangement and Consortium, and 7-Solo, Consortium and Multiple Arrangement
- 11 Reporting by banks incorporated in India is to be done on a total bank basis, i.e., including operations of overseas branches, if any. Foreign banks have to report only in respect of their operations in India.
- 12 Balance in Current Account (debit or credit) is to be reported irrespective of whether the debit balance is included in funded exposure.
- 13 Amount Written Off outstanding in the books of the bank include technical/prudential write-offs, advances under collection account.
- 14 Type: Exposure exposures to borrowers of the bank, TPWO Technically/Prudentially Written off Borrowers (available in PAN Master of RBI), CA Bal only Current Account balance maintained by client/s (available in PAN Master of RBI) and who are not availing any fund based or non fund based facilities from the bank
- 15 In case, there is no distinct limit for funded & non-funded exposures and/or there is common limit for funded/non-funded exposures, the limit to be reported should be the maximum amount that can be availed by the borrower under funded facilities (typical example: Limit-Total=Rs.100, Limit-Funded=Rs.X, Limit-Non-Funded=Rs.X).
- 16 \* Fields with this marker can be auto-populated by double clicking on the appropriate table cell and selecting the values

## **Reporting of SMA-2**

Annex to Section D - Large Borrowers [Reporting of SMA -2 Category]

(Amount in Rs. Lakh)

This Annex is to be reported by banks as and when a borrower is classified as SMA-2

Sr. No.	PAN Number	Name	Borrower Classified as SMA-2	Amount Outstanding (Funded + Non- funded) when the Borrower Classified	Whether the Borrower was classified as SMA-1 during	dates (a	the column t most thre d/mm/yyyy	Remarks	
			(DD/MM/YYYY)	as SMA-2	the past one year (Y/N)	Date 1	Date 2	Date 3	
Α	В	С	D	E	F	G1	G2	G3	Н
1									

<sup>\*</sup> The date(s) when the borrower was classified as SMA-1 during the last 3 quarters should be reported. At most latest three dates may be reported. **Note:** Double click the cell "Whether the Borrower was classified as SMA-1 during the past one year (Y/N)" to select a value.