

Appendix V

Format for disclosure of restructured accounts

(Rs. In Crore)

S I N O	Type of Restructuring →		Under CDR Mechanism					Under SME Debt Restructuring Mechanism					Others					Total					
	Asset Classification →		Stan dard	Sub- Stan dard	Doub tful	Lo ss	Tot al	Stan dard	Sub- Stan dard	Doub tful	Lo ss	Tot al	Stan dard	Sub- Stan dard	Doub tful	Lo ss	Tot al	Stan dard	Sub- Stan dard	Doub tful	Lo ss	Tot al	
	Details ↓		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	
1	Restructured Accounts as on April 1 of the FY (opening figures*)	No. of borrowers																					
		Amount outstanding																					
		Provision there on																					
2	Fresh restructuring during the year	No. of borrowers																					
		Amount outstanding																					
		Provision there on																					

3	Upgradations to restructured standard category during the FY	No. of borrowers																				
		Amount outstanding																				
		Provision thereon																				
4	Restructured standard advances at the beginning of the current FY, which cease attract higher provisioning and / or additional risk weight at the end of the current FY and hence need not be shown as restructured standard advances	No. of borrowers		NA	NA	NA			NA	NA	NA			NA	NA	NA			NA	NA	NA	
		Amount outstanding		NA	NA	NA			NA	NA	NA			NA	NA	NA			NA	NA	NA	NA
		Provision thereon		NA	NA	NA			NA	NA	NA			NA	NA	NA			NA	NA	NA	NA

	at the beginning of the next FY																					
5	Downgradations of restructured accounts during the FY	No. of borrowers																				
		Amount outstanding																				
		Provision thereon																				
6	Write-offs of restructured accounts during the FY	No. of borrowers																				
		Amount outstanding																				
		Provision thereon																				
7	Restructured Accounts as on March 31 of the FY (closing figures*)	No. of borrowers																				
		Amount outstanding																				
		Provision thereon																				

N.B. – For the purpose of disclosure in the above Format:

(i) Upgradation during the year (Sl No. 3 in the Format) means:

‘Restructured NPA’ accounts - movement to ‘standard asset classification from substandard or doubtful category’ as the case may be in terms of para 3.2.3 of the circular DBOD.BP.BC.No.37/21.04.132/2008-09 dated August 27, 2008 on ‘Prudential Guidelines on Restructuring of Advances’ dated August 27, 2008. These will attract higher provisioning and / or risk weight’ during the ‘prescribed period’ as indicated in paragraph 4 above. Movement from one category into another will be indicated by a (-) and a (+) sign respectively in the relevant category.

(ii) Movement of Restructured standard advances (Sr. No. 4 in the Appendix) out of the category into normal standard advances will be indicated by a (-) sign in the column for standard.

(iii) Downgradation from one category to another would be indicated by (-) ve and (+) ve sign in the relevant categories.

(iv) Upgradation, Downgradation and write-offs are from their existing asset classifications.

(v) All disclosures are on the basis of current asset classification and not ‘pre-restructuring’ asset classification.

*excluding the figures of restructured standard advances which do not attract higher provision and risk weight (if applicable).