

Annex 4

Table 1: Credit quality of Financial Instruments

1.A Loans: Credit quality of loan assets (in ₹) (for overall loan portfolio and major loan products)

Particulars	As on March 31, XXXX					As on March 31, YYYY				
	Stage 1	Stage 2	Stage 3	POCI	Total	Stage 1	Stage 2	Stage 3	POCI	Total
Loans and advances										
Product type 1										
Current										
Past due 1–30 days										
Past due 31–60 days										
Past due 61–89 days										
Past due 90 days										
Total										
Impairment loss allowance										
Carrying amount										
Product type 2										
Current										
Past due 1–30 days										
Past due 31–60 days										
Past due 61–90 days										
Past due 90 days										
Total										
Impairment loss allowance										
Carrying amount										

1.B Investments: Credit quality of Investment assets (in ₹) (for overall Investment portfolio and major Investment products)

Particulars	As on March 31, XXXX					As on March 31, XXXX				
	Stage 1	Stage 2	Stage 3	POCI	Total	Stage 1	Stage 2	Stage 3	POCI	Total
Investment										
Investment type 1										
Sovereign rated										
Rating Grade 1										
Rating Grade 2										
Rating Grade 3										
Rating Grade x										
Total										
Impairment loss allowance										
Carrying amount										
Investment type 2										
Sovereign rated										
Rating Grade 1										
Rating Grade 2										
Rating Grade 3										
Rating Grade x										
Total										
Impairment loss allowance										
Carrying amount										

1.C Loan commitments and Financial Guarantees: Credit quality of Loan commitments and financial guarantees (in ₹)

Particulars	As on March 31, XXXX					As on March 31, YYYY				
	Stage 1	Stage 2	Stage 3	POCI	Total	Stage 1	Stage 2	Stage 3	POCI	Total
Loan commitments										
Product type 1										
Product type 2										
Total										
Impairment loss allowance										
Carrying amount										
Financial guarantees										
Product type 1										
Product type 2										
Total										
Impairment loss allowance										
Carrying amount										

The above table shall also be provided for all other financial instruments which come under the purview of ECL

Table 2: Summary of Loan assets

Particulars	As on March 31, XXXX					As on March 31, YYYY				
	Stage 1	Stage 2	Stage 3	POCI	Total	Stage 1	Stage 2	Stage 3	POCI	Total
Gross carrying amount										
Less: ECL allowance										

Net carrying amount										
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Table 3: Reconciliation of loss allowance

3.A Table for reconciliation of gross carrying amount and corresponding ECL loss allowance for loans :

	Stage 1		Stage 2		Stage 3		Total	
	Gross loan amount	ECL loss allowance						
Balance as on April 1, xxxx	-	-	-	-	-	-	-	-
Transfer to Stage 1	-	-	-	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-	-	-	-
New financial assets originated during the year	-	-	-	-	-	-	-	-
Matured or repaid	-	-	-	-	-	-	-	-
Write-offs	-	-	-	-	-	-	-	-
Balance as on March yyyy	-	-	-	-	-	-	-	-
Transfer to Stage 1	-	-	-	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-	-	-	-
New financial assets originated during the year	-	-	-	-	-	-	-	-
Matured or repaid	-	-	-	-	-	-	-	-
Write-offs	-	-	-	-	-	-	-	-
Balance as on March zzzz	-	-	-	-	-	-	-	-

3.B Tables for reconciliation of the opening balance with the closing balance of the

Investments	Stage 1	Stage 2	Stage 3	POCI	Total
Balance as on April 1, xxxx	-	-	-	-	-
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-
New financial assets originated during the year	-	-	-	-	-
Matured or repaid	-	-	-	-	-
Write-offs	-	-	-	-	-
Balance as on March 31, yyyy	-	-	-	-	-
Transfer to Stage 1	-	-	-	-	-
Transfer to Stage 2	-	-	-	-	-
Transfer to Stage 3	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-
New financial assets originated during the year	-	-	-	-	-
Matured or repaid	-	-	-	-	-
Write-offs	-	-	-	-	-
Balance as on March 31, zzzz	-	-	-	-	-

Loss allowance for Investments:

3.C Table for reconciliation of the opening balance with the closing balance of the loss allowance Loan commitments:

Loan commitments	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Purchased or Originated Credit Impaired (POCI)	Total
Balance as on April 1, xxxx	-	-	-	-	-
Net remeasurement of loss allowance					
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, yyyy	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, zzzz	-	-	-	-	-

3.D Table for reconciliation of the opening balance with the closing balance of the loss allowance for Financial Guarantee Contracts

Financial Guarantee Contracts	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Purchased or Originated Credit Impaired (POCI)	Total
Balance as on April 1, xxxx	-	-	-	-	-
Net remeasurement of loss allowance					
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, yyyy	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, zzzz	-	-	-	-	-

3.E Table for reconciliation of the opening balance with the closing balance of the loss allowance for other financial instruments under the purview of ECL:

Others	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Purchased or Originated Credit Impaired (POCI)	Total
Balance as on April 1, xxxx	-	-	-	-	-
Net remeasurement of loss allowance					
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, yyyy	-	-	-	-	-
Net remeasurement of loss allowance	-	-	-	-	-
New financial assets originated or purchased	-	-	-	-	-
Balance as on March 31, zzzz	-	-	-	-	-

Table 4: Approach for ECL (to be submitted to RBI only)⁷

The following table contains the approach adopted by the AIFI for various components of ECL viz. PD, EAD and LGD across the various types of loans (product wise), debt instrument, financial guarantee etc. For instruments where a AIFI doesn't not use PD, LGD, EAD approach, a AIFI shall separately give disclosure of ECL methodology used.

Financial Instrument*	Brief of the product	PD			EAD	LGD
		Stage 1	Stage 2	Stage 3		

*For loans, investments etc

⁷ Information in respect of Tables 4 to 8 shall be furnished to RBI as part of supervisory reporting. The instructions regarding the same shall be issued separately.

Table 5: Macroeconomic Assumptions (to be submitted to RBI only)

The table below lists the macroeconomic assumptions used in the base, upside and downside scenarios for the computation of ECL.

	As on March 31, XXXX		As on March 31, YYYY	
Particulars	Portfolio 1	Portfolio 2	Portfolio 1	Portfolio 2
Loss allowance before judgmental adjustments				
Post Model Adjustment				
Management Overlays				
Any other				
Loss allowance after judgmental adjustments				

Table 6: ECL Adjustments (to be submitted to RBI only)

As on March 31, XXXX	Indicator 1	Indicator 2	Indicator 3	Indicator 4
Central economic assumptions				
1 year forward	X%	X%	X%	X%
5-year average	X%	X%	X%	X%
Upside economic assumptions				
1 year forward	X%	X%	X%	X%
5-year average	X%	X%	X%	X%
Downside economic assumptions				
1 year forward	X%	X%	X%	X%
5-year average	X%	X%	X%	X%

Table 7: ECL data (to be submitted to RBI only)

Product name	Observed Default Rate			LGD
	Stage 1	Stage 2	Stage 3	

Table 8: ECL data (to be submitted to RBI only)

Product name	PD-PIT			LGD
	Stage 1	Stage 2	Stage 3	

Table 9: Details of Gross Advances, Gross NPAs, Net Advances and Net NPAs

Part A

Particulars			(Rs. In crore up to two decimals)
		Amount	
1.	Standard Advances		
2.	Gross NPAs*		
3.	Gross Advances ** (1+2)		
4.	Gross NPAs as a percentage of Gross Advances (2/3) (in %)		
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 capitalisation – Restructured accounts), in respect of NPA accounts	
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 %)		
*	Principal dues of NPAs plus funded interest term loan (FITL) where the corresponding contra credit is parked in Sundries Account (Interest capitalisation – 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)		

Part B - Supplementary Details

(Rs. In crore up to two decimals)		
	Particulars	Amount
1.	Provision on Standard Assets in Part A above	
2.	Interest recorded as Suspense/ Memorandum Item	
3.	Amount of cumulative Technical Write-off in respect of NPA accounts reported in Part A above	