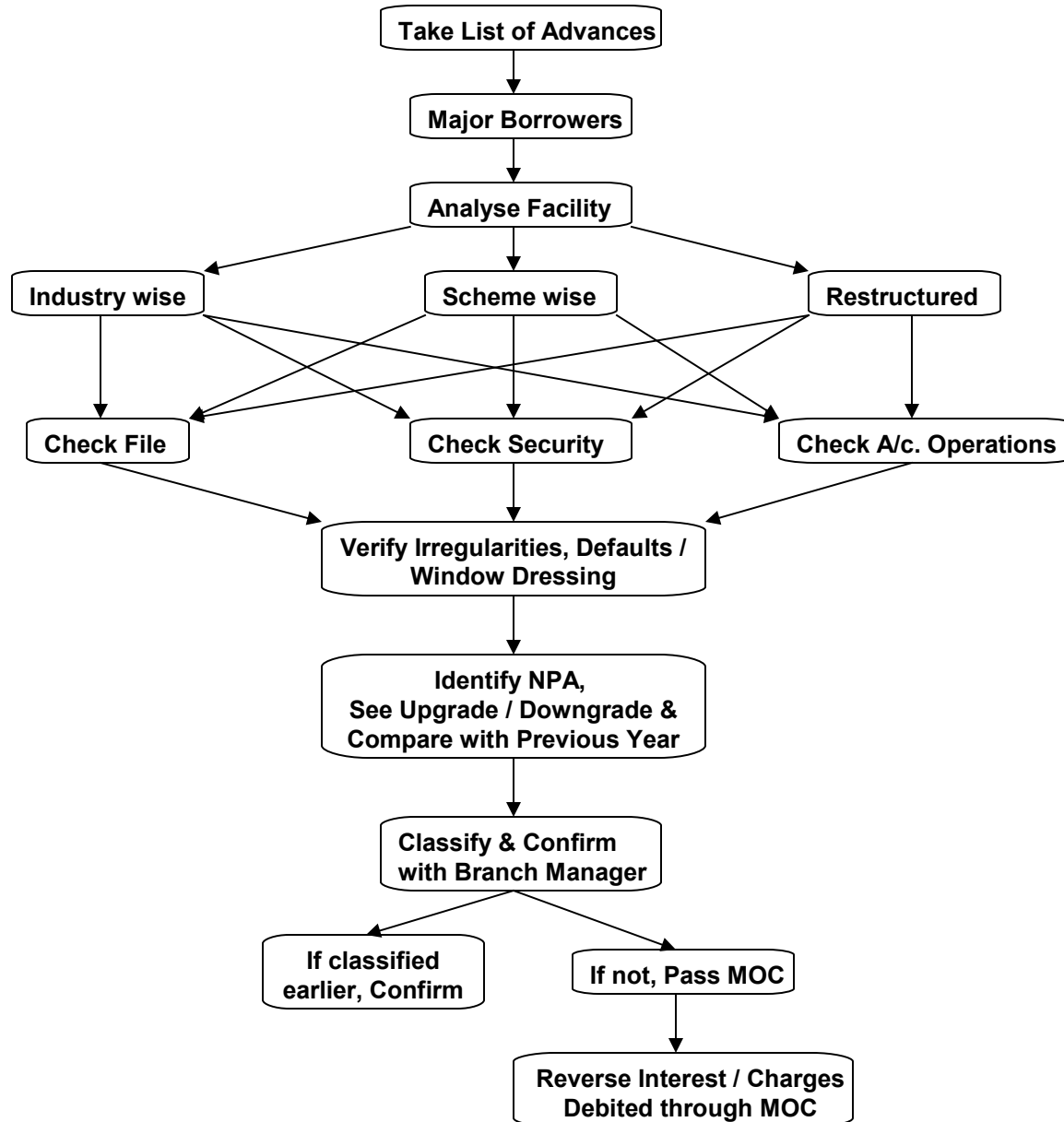
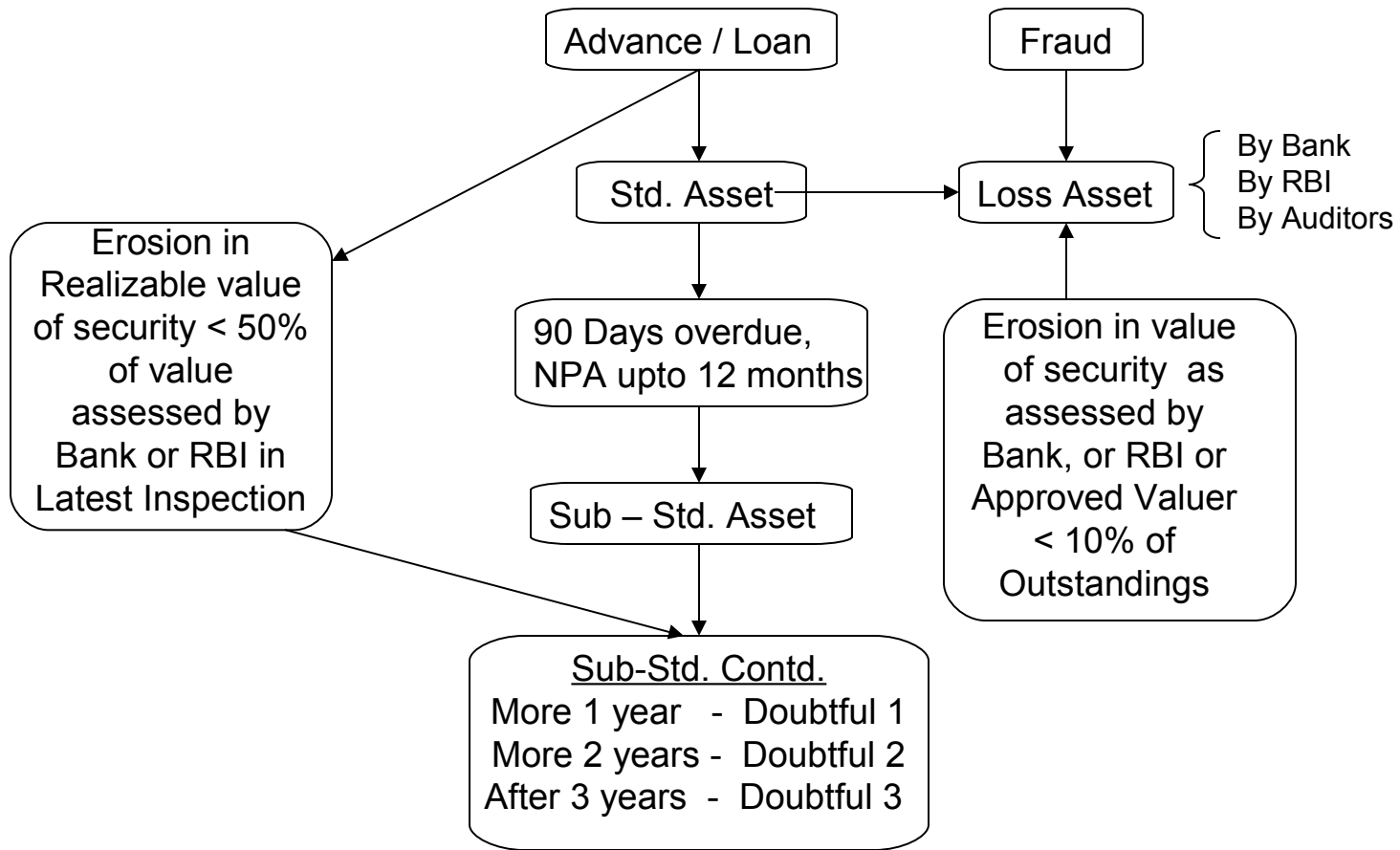


Process Flow of Identification, Classification and Provisioning of NPA



Process of Classification of NPA



**Infra & Non
Infra Projects**

**What to verify?
Sanctioned Terms.
Repayment Terms.
DCCO**

**Project
having some
problems**

**Project is
under
progress**

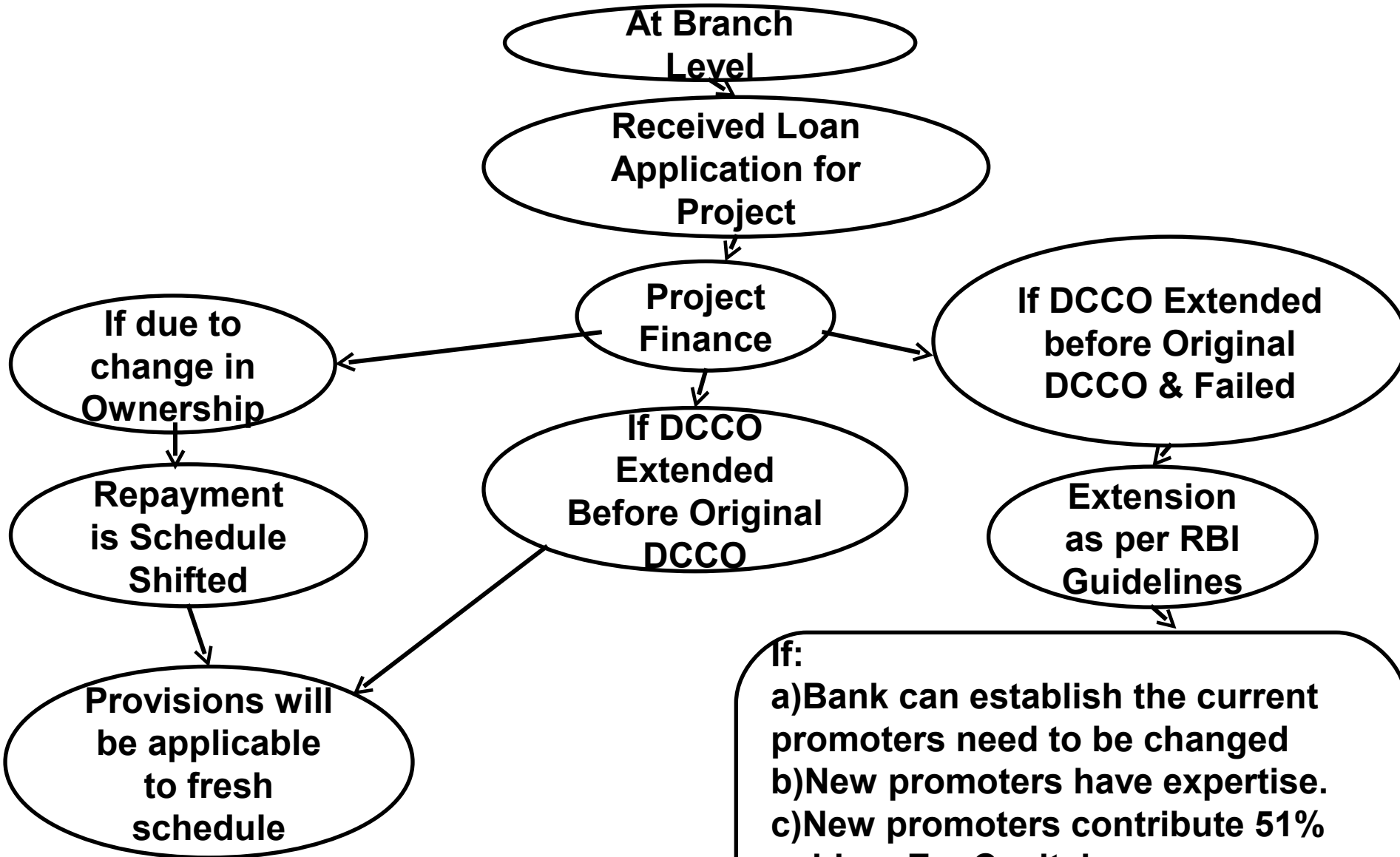
**Fails to
commence
Commercial
Operation**

**Before
DCCO 90
Days for
provisioning**

**Infra Projects
within 2 years
of DCCO
Treated as
NPA**

**Non Infra
within 1 year
of DCCO
Treated as
NPA**

**Even though
recovery is
satisfactory**



- If:**
- a) Bank can establish the current promoters need to be changed
 - b) New promoters have expertise.
 - c) New promoters contribute 51% paid up Eq. Capital
 - d) Bank satisfied with viability
 - e) Existing promoters are not continuing
 - f) Fresh DCCO

Restructuring

Means change structure to preserve Economic Value

Refer RBI Master Circular Dt. 1st July, 2015

Industrial Units

Industrial units under CDR*

SMEs

Non Industrial

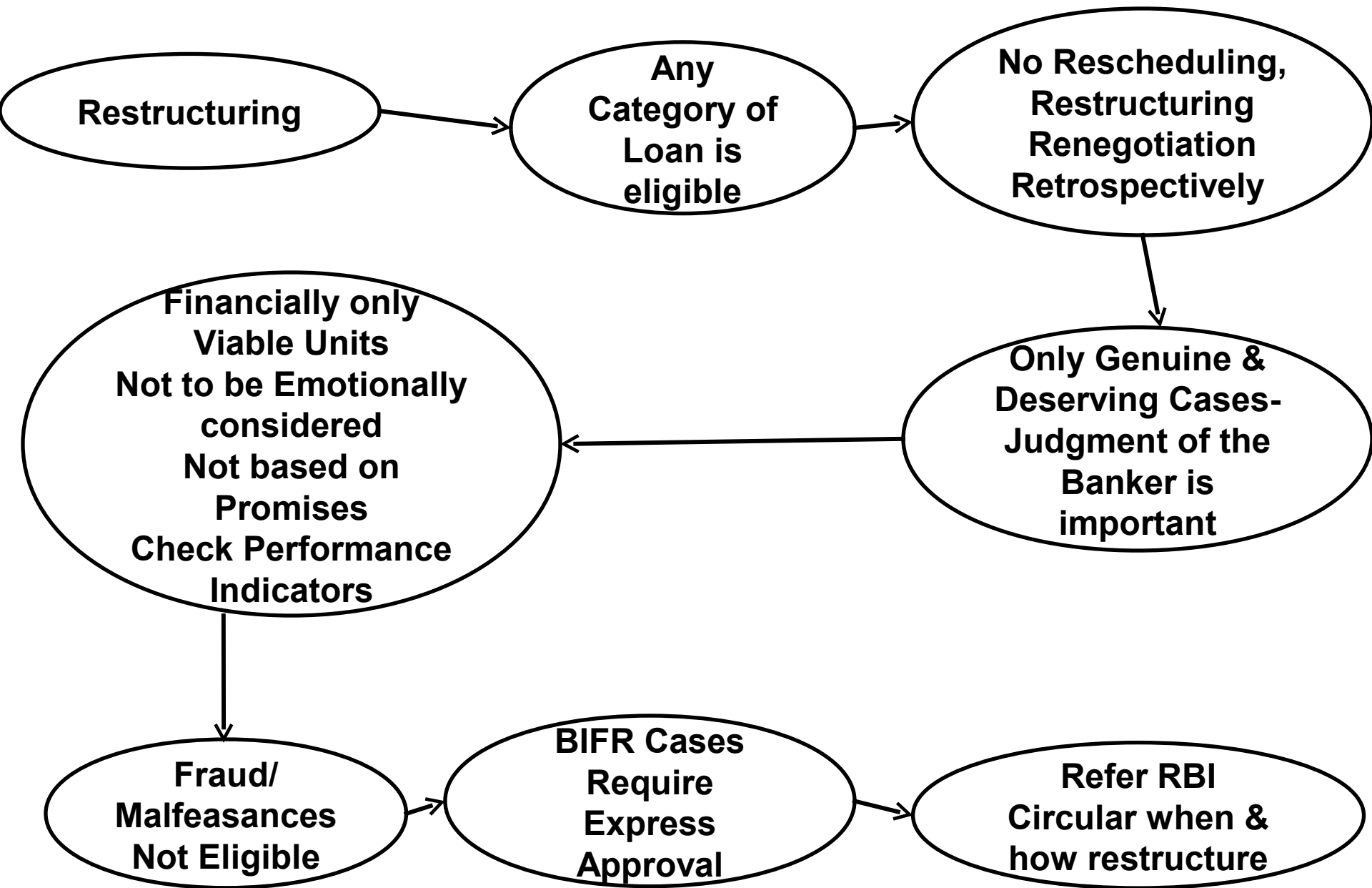
Special Treatment to protect National Interest

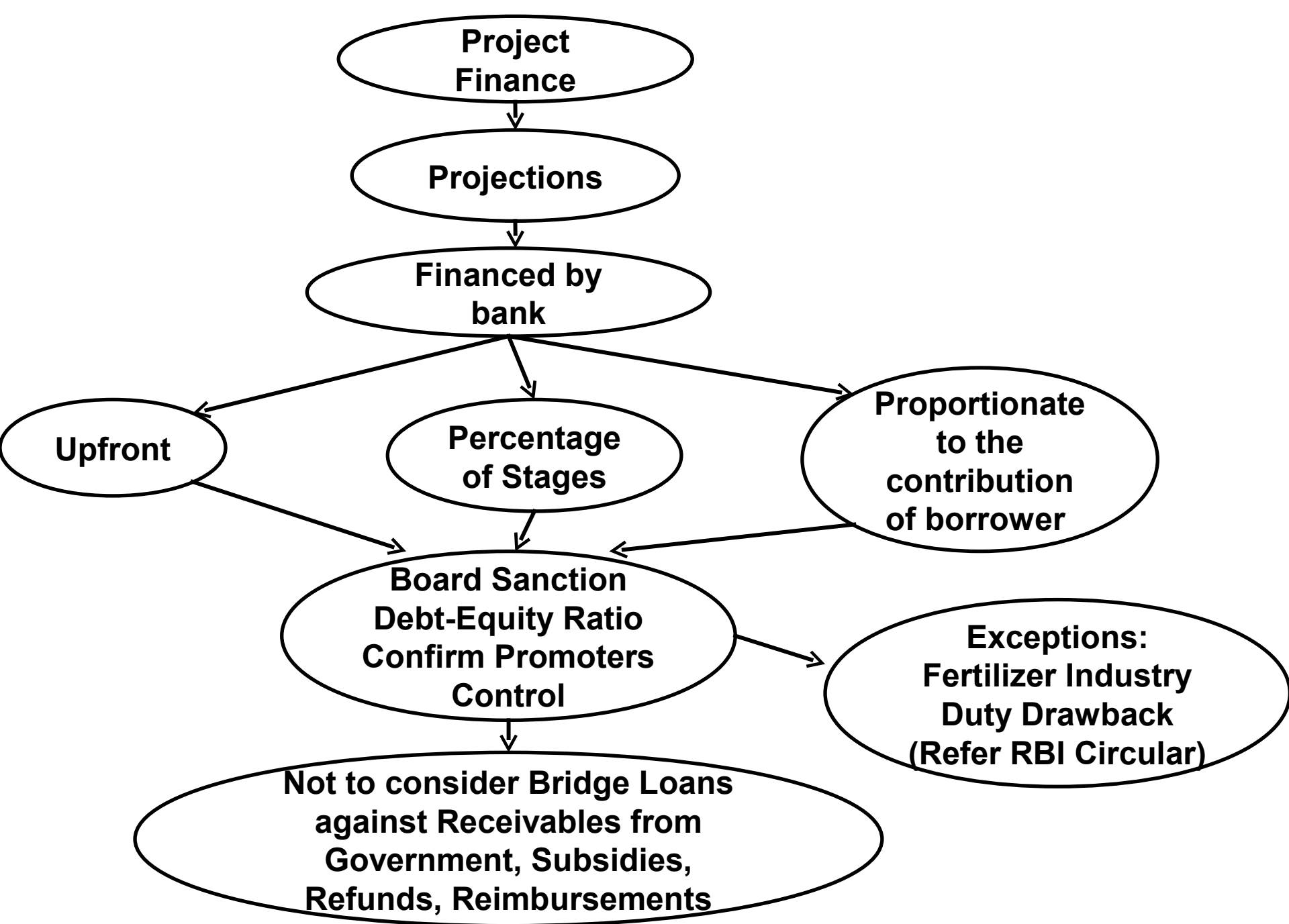
Existing classification continues in case of Restructuring Benefit

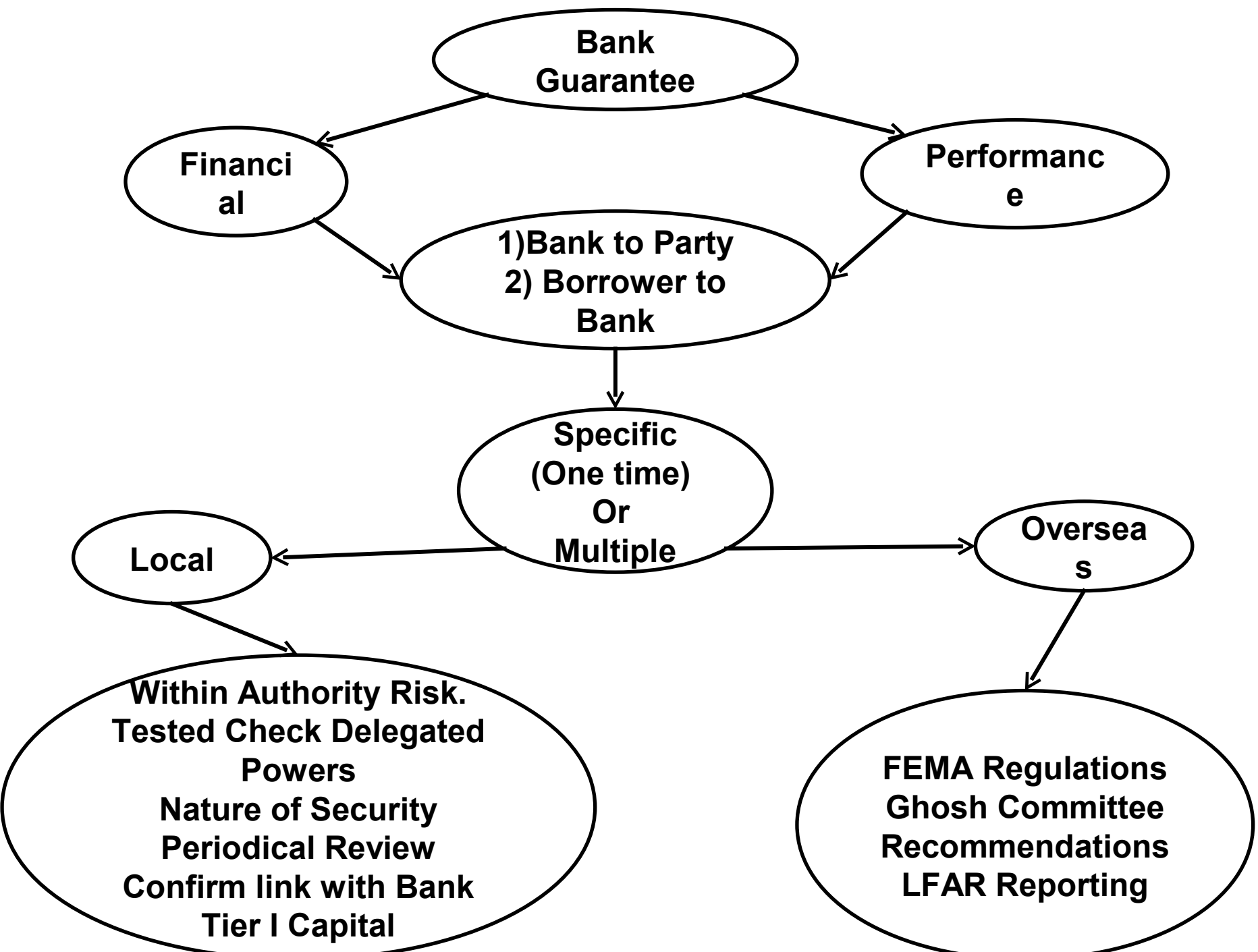
SMEs Special Treatment as per RBI

Others

No Special Benefit







**Bank
Guarantee**

**Financi
al**

**Performanc
e**

**1) Bank to Party
2) Borrower to
Bank**

**Specific
(One time)
Or
Multiple**

Local

**Oversea
s**

**Within Authority Risk.
Tested Check Delegated
Powers
Nature of Security
Periodical Review
Confirm link with Bank
Tier I Capital**

**FEMA Regulations
Ghosh Committee
Recommendations
LFAR Reporting**

