

STATEMENT SHOWING POSITION OF CLASIFIED SHORT TERM FINANCE TO PUBLIC SECTOR

(Rs. in Million)

Sr. No.	Name of the Party	Nature of Finance	Date of Finance	Amount of Limit or Commitment	Maximum Amount Aailed	Due date of Repayment	Balance outstanding as on ...			Period and Amount of Default	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			(9)	
							Principle	Mark-up etc.	Total	Period	Amount

Category of Classification as per aging criteria	Revised category of classification (if any) under BPRD Circular No. 13 dated 9-6-98	Reasons for upgradation						
(10)	(11)	(12)						
		Adequacy of Security			Operations in the Account	Cash flow of borrower	@ Credit worthiness of the borrower/group	Documentation covering Finance
		Nature	Realizable Value*					
			At the time of Finance	On the date Finance became overdue	Present value			

* Overleaf
@ CIB Reports can also be used for the purpose

Provision Required			Total amount of unrealized interest/mark-up taken to Suspense Account	Total amount of unrealized interest/mark-up taken to Income Account
Percentage applied	Amount of Liquid Assets	Amount of Provision after deducting the amount of Liquid Assets		
(13)			(14)	(15)

* In making evaluation of realizable value of assets mortgaged/pledged with the bank following factors shall, inter alia, be kept in view:-

- I- The value of pledged/mortgaged assets at the time of sanction/disbursement was assessed and evaluated independently keeping in view the fact that active market existed.
- II- That valid documents of mortgage supported by lawyer's opinion alongwith non-encumbrance certificate are available on record.
- III- That latest evaluation of immovable assets is also carried out independently on the basis of I and II above.
- IV- In case of pledged assets the availability of active market and nature of commodity being durable or perishable should be kept in view.
- V- That goods are perfectly pledged, the operations of the godowns are in control of the bank and regular valid insurance and other documents are available.
- VI- The valuation of plant and machinery should be carried out by the bank independently. The depreciated value as per borrower's audited accounts or the value assessed by the bank (whichever is lower) may be taken into account.

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STATEMENT SHOWING POSITION OF CLASIFIED LONG TERM FINANCE TO PUBLIC SECTOR

(Rs. in Million)												
Sr. No.	Name of the Party	Nature of Finance	Date of Finance	Amount of Limit or Commitment	Due date of Repayment	Installments overdue by 90 days or more			Balance outstanding as on ...			Period and Amount of Default
(1)	(2)	(3)	(4)	(5)	(6)	(7)			(8)			(9)
						Whether Monthly, Quarterly, H/Yearly or Yearly	Numbers	Total Amount	Principle	Mark-up etc.	Total	Period Amount

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