

From:	Bank	
	Rs'000	

05-Recovery Ratios

Sr. No.	Ratio				
1	Gross NPA Ratio:				
	Gross NPA X 100 divided by Gross Advances				
2	Net NPA Ratio:				
	Net NPA X 100 divided by Net Advances				
3	Problem Assets Ratio:				
	Gross NPA X 100 divided by Total Assets				
4	Shareholder's Risk Ratio:				
	Net NPA X 100 divided by Total Capital & Reserves				
5	Provision Ratio:				
	Total Provision X 100 divided by Total Assets				
6	Slippage Ratio:				
	Fresh NPA added during the year X 100 divided by Standard Assets at beginning of the year				
7	NPA Reduction Ratio:				
	Total NPA reduced during the year X 100 divided by NPA at the beginning of the year				
8	Sub-Standard Assets Ratio:				
	Sub-Standard Assets X 100 divided by Gross NPA				
9	Doubtful Assets Ratio:				
	Doubtful Assets X 100 divided by Gross NPA				
10	Loss Assets Ratio:				
	Loss Assets X 100 divided by Gross NPA				
11	NPA Acceleration Ratio:				
	Total NPA added during the year X 100 divided by Total NPA reduced during the year				
12	Depositor's Safety Ratio:				
	Total Standard Assets X 100 divided by Total Outside Liabilities OR Standard Loan Assets + Investment X 100 divided by Total Liabilities less(Capital + reserves)				