

Bank		Branch	
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01-Asset Classification & Provision for Bad & Doubtful Debts as on 31-03-200

1.0 Classification of Advances and Provision for Bad & Doubtful Debts as per Branch. Rs.'000

	Advance	%	Provision
Standard			
Sub-standard			
Doubtful			
Loss Assets			
Total			

2.0 Classification of Advances and Revised Provision for Bad & Doubtful Debts after considering Memorandum of Changes (MOC) suggested by us. Rs.'000

	Advance	%	Provision	MOC	Provision
Standard					
Sub-standard					
Doubtful					
Loss					
Total					

3.0 Provision for Bad & Doubtful debts as on 31-03-200 works out to Rs. Lacs. HO should make the necessary provision.

4.1 The Branch has made provision for Overdue Interest Reserve Rs. Lacs.

4.2 Interest receivable on NPA A/Cs (Not accounted by the Branch) amounts to Rs. Lacs. HO should account the same and should make corresponding Provision for overdue Interest Reserve as per RBI guidelines.

5 Overdue advances amount to Rs. Lacs. / % of advance.

6 Dates of valuation reports of securities hypothecated, mortgaged to bank by borrowers were not readily available with branch. Branch is hereby requested to compile the statement and submit to us for our reference.

7 Details of loan cases settled under OTS/through consent of the board were not available with branch. Branch is hereby requested to compile the statement and submit to us for our reference.

8 Net Credit Summations for the year 200 -0 of CC accounts classified as NPA were reviewed and it was observed that branch has not recovered interest on CC NPA a/cs to the extent of net credit in the said accounts. (Listed below)

CC	Rs.	CC	Rs.	CC	Rs.	CC	Rs.

Chartered Accountant
M. No: