

**Income Recognition, Asset Classification and Provisioning (2007-2008)**

<b>Classification of Assets as on 31-03-2008</b>	<b>Date of NPA</b>	<b>Age of NPA</b>	<b>Provision required</b>
Standard	N.A.	N.A.	0.40 % / 2.00 % of Balance as on 31-03-2008
Sub-standard	Between 01-04-2007 To 31-03-2008	Not more than 12 months	10% of outstanding
i) Doubtful	Between 01-04-2006 To 31-03-2007	Between 13 to 24 months	100% of shortfall + 20% of realizable security
ii) Doubtful	Between 01-04-2004 To 31-03-2006	Between 25 to 48 months	100% of shortfall + 30% of realizable security
iii) Doubtful	Prior to 31-03-2003  Doubtful > 3 years as on 31-03-2007	More than 48 months  As on 31-03-2007	100% of shortfall + 60% of realizable security (31-03-2009: 75 %) (31-03-2010: 100 %)
iv) Doubtful	Advances classified as 'doubtful more than three years' on or after April 1, 2007	Between 01-04-2003 To 31-03-2004	100% of shortfall + 100% of realizable security. i.e. 100% of O/S
Loss Assets	No criteria of date	No criteria of date	100% of outstanding