Provisioning Norms for NPA's

Rates of provisioning for Non – Performing Assets applicable for May 2012 exams:

Category of Advances	Revised Rate (%)
Standard Advances:	
• Direct Advances to agriculture and SME	0.25
• Advance to Commercial Real Estate (CRE) sector	1.00
• All other loans and advances not included above	0.40
Sub – Standard Advances:	
• Secured Exposures	15
• Unsecured Exposures	25
• Unsecured Exposures in respect of infrastructure loan accounts where certain safeguards such as Escrow accounts are available	20
Doubtful Advances – unsecured portion:	100
Doubtful Advances – secured portion:	
• For Doubtful upto 1 year	25
• For Doubtful >1 year and upto 3 years	40
• For Doubtful >3 years	100
Loss Advances:	100