

Asset Classification (SMA/NPA)

Classification	DPD Bucket Range	Example
Standard		
SMA-0	Up to 30 Days	If due date of a loan account is March 31, 2021, and full dues are not received before the day-end process for this date, the date of overdue shall be March 31, 2021 it shall get tagged as SMA-0 on March 31, 2021.
SMA-1	More than 30 Days and Up to 60 Days	Continuing from the above, if the account continues to remain overdue, then it shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue.
SMA-2	More than 60 Days and Up to 90 days	Continuing from the above, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 i.e. upon completion of 60 days of being continuously overdue.
Non-Performing Asset (NPA)	More than 90 Days	Continuing from the above, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. Once an accounts become NPA i.e. remains continue overdue for 90 days, it will be tagged as NPA till it clears all overdue amount* and it's DPD becomes 0. Any partial payments made will not change the NPA status.

* Overdue amount is Interest Due or Principal & Interest Due as per the repayment schedule