

Ka Sla Hikai ia ki Customer

Ka Reserve Bank jong ka India (RBI) ka ai jinghikai halor ka 'Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP)' ha kaba iadei bad ki Advances ba la thoh myn 1 tarik u Risaw, 2021, ba la pule da ka RBI clarification circular ba la pynmih ha ka 12 tarik u Naiwieng, 2021 bad ha ka 15 tarik u Rymphang, 2022.

Ha kaba iadei bad ka jingpyntip paidbah ia ki borrowers, hangne la thoh shaphang ki concept, ki jingpyنشai, ki nuksa shaphang ka tarik bakhatduh, bad ka jingbatai shaphang ki tarik jong ka SMA (Special Mention Account), ka NPA (NonPerforming Asset) .

Q. Balei ka long kaba kongsan ban pule ia kane?

A. Ka RBI lyngba ka shithi jong ka no. RBI/2021-2022/125 DOR.STR.REC.68/ 21.04.048/2021-22 ha ka 'Prudential norms on Income Recognition, Asset Classification and Provisioning, pertaining to Advances – Clarifications' dated November 12, 2021 and IBA letter C&I-III/IRAC/14.12/2021-22 on 'Clarifications/guidance provided by RBI on Prudential norms on IRACP' dated December 30, 2021, ka la pynshai halor ki tarik jong ka SMA /NPA, ki tarik ba la kut por, bad kiwei kiwei de, khnang ban wanrah ia ka jingsngewthuh kaba suk bad kaba long kumjuh shaphang ka jingpyndonkam ia ki jinghikai halor ka IRACP.

Ki nuksa ba la buh ha kane ka kot kim dei kiba pura bad ki shu thew ia kaei kaba long kumjuh ia baroh. Ki rukom bad ki jingpyنشai jong ka IRACP ba la buh da ka RBI kin long na ka bynta ban pyntreikam bad lehse ban pynkylla na ka por sha ka por da ka RBI.

Q. Ki Bank ki phiah ia ki loan (ki ram) kum ka SMA (Special Mention Account) bad ka NPA (Non-Performing Asset). Halor kaei ka mat la phiah ia ka kum ka SMA ne ka NPA? Lano yn khot ia ka account kum ka SMA ne ka NPA?

A. Ka Bank ka khot ia u nongshim ram (borrower) kum uba hap ha ka SMA ne ka NPA katkum ka Regulatory guideline kaba dang don. Ka jingbatai ka long kumne harum:

1. Ka Jingkhot kum ka Special Mention Account (SMA):

Ki bank kiba ai ram kin sngewthuh ia ka jingsdang ne ka jingkiew jong ka stress ha ki loan account, da kaba kynthup ia ki kum ha ki Special Mention Account (SMA). La pynshong nongrim ia kum kata ka jingphiah ha ka SMA ne ha ka NPA kumne harum:

Ki loan lait na ki revolving facility		Ki loan ha ka dur ka cash credit ne ka overdraft	
Ki SMA sub-category		Ki SMA Sub-category	

Ki loan lait na ki revolving facility		Ki loan ha ka dur ka cash credit ne ka overdraft	
	Ka daw jong ka jingphiah – Ka jingsiew ia ka Principal ne ka sut ne kawei kawei kaba dang sah shiteng ne baroh kawei, kaba khlem pat dep siew ha ka por kaba dei		Ka daw jong ka jingphiah – Ka Outstanding balance (ka pisa kaba dei ban pynphai ryngkat bad ka sut) ka iai don ha kaba tam jong ka sanctioned limit ne ka drawing power, kano kano kaba kham duna, na ka bynta ka por jong:
SMA 0	Haduh 30 sngi	NA	NA
SMA 1	Palat ia ka 30 sngi bad haduh 60 sngi	SMA 1	Palat ia ka 30 sngi bad haduh 60 sngi
SMA 2	Palat ia ka 60 sngi bad haduh 90 sngi	SMA 2	Palat ia ka 60 sngi bad haduh 90 sngi

1. Ka Non-Performing Asset:

Katkum ka jingbthah jong ka RBI's Master Circular on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated October 1, 2021, ka Non-Performing Asset (NPA) ka dei ka loan (ka ram) ne ka advance ha kaba:

- Ka **sut** bad/ne ka instalment jong ka principal kabym pat dep siew la palat 90 sngi ha kaba iadei bad ka term loan
- Ka **account** ka iai long sah 'out of order' kumba la thoh harum, ha kaba iadei bad ka Overdraft ne ka Cash Credit (OD/OC)
- Ia ka credit card account, yn kheiñ kum ka non-performing, lada khlem pat siew ia ka pisa kaba duna tam kaba la dei ban siew hapoh 90 sngi hadien ka tarik bakhatduh ba dei ban siew ba la thoh ha ka statement
- Lada la thied ia ki bill bad ba la ioh discount, ka bill ka iai sah overdue palat ia ka 90 sngi ruh.
- Ka instalment jong ka principal ne ka sut ka ai sah overdue (bym pat dep siew ha ka por) haduh ar aiom jong ki jingthung (crop season) na ka bynta ki jingthung kiba tang khyndiat por
- Ka instalment jong ka principal ne ka sut ka iai sah overdue (bym pat dep siew ha ka por) tang shi aiom jong ki jingthung (crop season) na ka bynta ki jingthung kiba slem
- Ha kaba iadei bad ka securitisation transaction kaba long hapoh ka Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021, ka dor jong ka liquidity facility ka iai long outstanding ia palat 90 sngi
- Ha kaba iadei bad ki derivative transaction, ki overdue receivables ki ieng na ka bynta ka positive mark-to-market value jong ka derivative contract, lada kine ki long kiba khlem pat siew hapoh ka 90 sngi naduh ka tarik bakhatduh ba dei ban siew.

Lait na kito ha jrong, ia ka Overdraft ne ka Cash Credit ("OD" / "CC") lah ruh ban kheiñkum ka NPA namar kine ki daw harum:

- i. Ka account ha kaba ka pat dep review ne pynthymmai ïa ka sanction limit hapoh 180 sngi naduh ka tarik bakhatduh ba dei siew bad / ne ka sdhoc sanction ka kut noh haba khlem pynthymmai ïa ka account
- j. Ka statement jong ka ram jong ka Stock / Book ka la palat 180 sngi

Ïa ki term deposit, ki National Savings Certificate (NSC) kiba lah ban surrender, ki Indira Vikas Patra (IVP), ki Kisan Vikas Patra (KVP) bad ki life policy, yn ym kheĩñ ïa ki kum ki NPA lait noh tang lada ki pynneh ïa ka stipulated margin ha ki account. Hynrei ym kynthup ïa ki ksiar, ki government security bad baroh kiwei de ki security ha kane ka exemption.

Q. Ka Project loan ka dei kaei? Kumno la khot ïa ka project loan kum ka non-performing?

- A. Ka 'Project loan' ka mut kano kano ka term loan kaba la pynjlan na ka bynta ban seng ïa ka economic venture. Ka Bank kan shna ïa ka record jong ka 'Date of Commencement of Commercial Operations' (DCCO) ha ka por ka financial closure jong ka project. Ki Bank ki lah ban pynkylla (restructure) ïa ki project loan, haba ki revise ïa ka DCCO khlem da pynbynta ïa ka account kum ka NPA kaba katkum ki regulatory guideline. Yn pynbynta ïa ka project loan kum ka NPA katkum ka record jong ka recovery (90 sngi overdue) ne lada ka project kam pat sdang treikam da ka stipulated DCCO / deffered DCCO ne ka DCCO ka la pynjlan ïa ka por ba shah da ka aĩñ ne ka jingpynjlan jong ka DCCO kam long katkum ka regulatory condition.

Q. Lano yn kheĩñ ïa ka account kum 'Out of Order?'

- A. Yn kheĩñ ïa ka account kum 'out of order' lada:
 - a. Ka Outstanding balance (ka pisa kaba dei ban pynphai ryngkat bad ka sut) ka ïai don ha kaba tam jong ka sanctioned limit ne ka drawing power haduh 90 sngi, ne
 - b. Ka outstanding balance ha ka CC ne ka OD account ka duna ïa ka sanctioned limit ne ka drawing power, hynrei kam don credit lynter ha ki 90 sngi, ne ka outstanding balance ha ka CC/OD account ka duna ïa ka sanctioned limit ne ka drawing power hynrei ka credit ka dang duna ban tap ïa ka sut ba la sei ha ka por 90 sngi ba la leit. *(Peit bha: Ka 'por 90 sngi ba la leit' na ka bynta ban sngewthuh ïa ka 'out of order' status jong ka CC/OD account, ka kynthup lang ïa ka sngi ha kaba ka day-end process ka dang ïaid)*

Q. Ka stressed account ka dei kaei?

- A. U nongshim ram u dei ban siew ïa ka EMI ne ka instalment ne ka sut ha man la ki por ba dei siew kutkum ba la ïakut ha kaba sdang ha ka por ba shim ïa ka ram. Hynrei lada u customer um siew ïa ka EMI ne ka instalment ne ka sut ha ne shuwa ka tarik ba dei siew, katkum ba la ïakut, ïa kum kata ka account yn khot ka 'stressed account'.

Q. Kumba la phah ka RBI circular, sngewbha batai ia ka jingmut jong kine ki kyntien 'Due' bad 'Overdue'. Kumno ki iapher? Bad lano yn khot ia ka account kum kaba la overdue?

A. Ki bank ki pyndonkam ia kine ki kyntien haba kren shaphang ka principal / ka sut / kano kano ka jingsiew kaba dei jong ka loan account kumne harum:

1. Due:

Ka mut ka principal / ka sut / kano kano ka jingsiew kaba dei jong ka loan account kaba dei ban siew hapoh ka por ba la buh katkum ka aiñ ka hukum jong ka credit.

2. Overdue:

Ka mut ka principal / ka sut / kano kano ka jingsiew kaba dei jong ka loan account kaba dei ban siew, hynrei khlem siew hapoh ka por ba la buh katkum ka aiñ ka hukum jong ka credit. Ha kawei ka rukom, ngi lah ban ong ba kano kano ka pisa kaba sah kaba dei siew ia ka bank hapoh kano kano ka credit facility ka dei 'overdue' lada khlem pat siew ia ka ha ne shuwa ka tarik bakhatduh ba la buh kumba la mynjur naduh kaba sdang da ka bank bad u customer.

Ka bank kan khot ia ka account jong u nongshim ram kum kaba overdue kum shi bynta jong ka day-end process jong ka tarik bakhatduh ba dei siew, kampher la ka dei katno katno baje ruh ba leh ia kata ka process.

Q. Ka rukom kheĩñ aũu ba ka bank Bank ka pyndonkam ban kheĩñ ia ki katno sngi ba long overdue khnang ban tip ia ka status jong ka SMA/NPA?

A. Ka IBA ka la pynshai ia ka rukom jong ka Principle 'First In First Out' (FIFO) ha ki jingsiew sha ka account jong uba shim ram:

Ka principal jong ka FIFO kaba mut 'First In First Out' ka iahap ban lap ba katno sngi la overdue khnang ban tip ia ka SMA/NPA status. Ka FIFO principle ka tharai ba dei ban pynkhuid shuwa ia ki pisa (outstanding dues) kiba rim tam ha ka loan account. Te kumta, ka rukom jong ka FIFO ka donkam ba u nonshim ram un pynkhuid shuwa ia ka pisa kaba dei ban siew.

Kum ka nuksa, ha ka loan account kaba myn 01.02.2022, ym don overdue, bad dei ban siew 100 T. na ka bynta ka principal instalment / ka sut / ki bai kane katai. Kumta, kano kano ka jingsiew kaba siew ha ne hadien ka 01.02.2022 ha ka loan account, yn pyndonkam ban siew shuwa ia ka pisa ba dang sah (dues outstanding) ha ka 01.02.2022.

To mynta shu mutdur ba khlem siew eiei ne la siew shiteng (80 T.) ha u bnai ba ar, te ka overdue ha ka 01.03.2022 kan long 20 T., kata ka long namar 100 T. – 80 T. Shuh shuh, la dei ban siew pat sa 100 T. ha ka 01.03.2022. Te mynta, ka jingsiew lut ne shiteng ha ne hadien ka 01.03.2022 kan pynkhuid shuwa ia kaba dang sah jong u bnai ba ar, 01.02.2022, kata ka long

20	T.	(100	T.	–	80T.)	.
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Kano kano ka pisa kaba tam hadien ba la dep siew ia ka 20 T., yn siew noh ia kaba dei jong u bnai ba lai, 01.03.2022.

Q. Kumno ki Bank ki kheif ia ka "snem jong ki due kiba rim tam"?

- A. La kheif ia ka snem ne ka rta jong ki jingsiew (ki due) kiba rim tam ha ki sngi, naduh ka tarik ba dei siew ia ka due kaba rim tam hynrei khlem pat siew haduh ka sngi bym pat siew. Kum ha ka nuksa ba haneng, lada ka pisa (due) kaba dei siew ha ka 01.02.2022 ka iai long ba khlem pat siew haduh ka 01.03.2022, te ka snem ne ka rta jong ka due kaba rim tam ka long 29 sngi ha ka 01.03.2022.

Q. Kaei kata ka jingkylla ba ia ong? Kumno ka dei ia nga?

- A. Ka loan account classification jong phi ka la kylla katkum ka jingsiew ba la ioh pdiang na phi. Te kumta phin hap ban pynthikna ban siew ia ka pisa (dues) ha ka por kaba biang ne ban don pisa kat ban biang ban siew ia ki due ha ne shuwa ka tarik ba dei siew. Harum ki don katto katne ki nuksa na ka bynta jong phi ban kham sngewthuh:

Ka rukom bynta kaba rim	Ka rukom bynta kaba thymmai
Lada ka tarik ba dei siew ka dei ha 31.12.2021, bad khlem siew pat ha ne shuwa ka 01.01.2022, ka loan account kan kheif ia ka kum kaba la overdue, bad ka DPD (Days Past Due) kan sdang naduh ka 01.01.2021. Ha kane ka khep haneng, ka status jong ka loan ne ka Credit Card account jong phi kan kylla tang ha ka sngi kaba bud, lada khlem pat siew.	Lada ka tarik ba dei siew ka dei ha 31.12.2021, bad khlem siew pat ha ne shuwa ka 31.12.2021, ka loan account kan kheif ia ka kum kaba la overdue, bad ka DPD (Days Past Due) kan sdang naduh ka 31.12.2021 hi, kum ka day end processing activity jong ka Bank. Ha kane ka khep haneng, ka status jong ka loan ne ka Credit Card account jong phi kan sdang ha kajuh hi ka sngi ba dei siew, ha ka por jong ka day end processing activity jong ka bank, lada khlem pat siew. Kane kan long lada leh servicing interest ia ki loan account Shuh shuh, lada ka tarik ba dei siew (due date) ka hap ha ka sngi shuti, u nongshim ram u dei ban pynthikna ba u siew ha ne shuwa ka tarikba dei siew.

Q. Ha kano ka por ka Bank kan leh ia ka asset classification jong ki account kum ka SMA/NPA?

A. Ka Bank ka leh ia ka asset classification process man la ka sngi.

Q. Ka restructuring ka dei kaei, bad kaei ka asset classification lada la restructure ia ka account?

A. Ka restructuring ka lah ban kynthup ia ka jingpynkylia ha ki terms jong ki advances / ki security, kaba bunsien hi ka ju kynthuplang ia ka jingpynkylia ia ka por siew / ka dor pisa kaba dei siew / ka pisa jong ka instalment / ka rate of interest; ka roll over jong ka credit card facility; ka sanction jong kiwei de ki credit facility / ka jingpyllait jong kiwei de ki pisa na ka bynta ka account kaba long default ban iarap ia ka jingweng ia la default / ka jingpynkiew ia ka limit jong ka credit; ka compromise settlement ha kaba ka por ban siew ia ka settlement ka tam lai bnai. Kano kano ka jingpynkylia (restructuring) ha ka facility jong ka account u customer uba shem jingeh ban siew, kan pynbynta ia ka account sha ka NPA.

Hynrei, lada ki loan kiba kylla ia ka rate of interest (ROI), ka EMI bad/ne ka tenor (ka por) jong ka loan ka lah ruh ban kylla, lada kylla ka ROI. Kum kita ki jingkylla ha ka EMI ne ka tenor (ka por) jong ka loan kam hap hapoh ka restructuring.

Q. Ha kano ka por yn kyntiew ia ka account kaba hap ha ka NPA?

A. La pynshai ba yn kyntiew ia ki loan account kiba hap ha ka NPA sha ka 'Standard' asset tang hadien ba u nongshim ram u la siew lut ia ka sut bad ka principal kaba dei jong ka credit. Ha kaba iadei bad ka jingkyntiew ia ki account kiba hap ha ka NPA namar ka restructuring, ka non-achievement jong ka Date of Commencement of ka Commercial Operations (DCCO), bad kiwei kiwei de, ka jingbthah kan iai long katkum ka specific regulatory circular.

Q. Kumno ka jingbynta jong ka SMA/NPA ka long ha ka borrower level?

A. Ka SMA/NPA ha ka borrower level ka long katkum ka regulatory guideline, bad kumta, ka overdue ha kawei na ki account jong u nongshim ram kan pynlong ia ka account jong u ban hap ha ka SMA ne ka NPA.

Q. Iano nga lah ban kren lada nga don jingkyli ne kwah tip shuh shuh shaphang kane?

A. Na ka bynta kino kino ki jingkylli shaphang ki retail account ne ki account shimet, sngewbha kren bad ngi ha ka Branch ne ka Loan Center kaba jan tam (<https://www.axisbank.com/contact-us>). Lada phi dei i non-retail ne corporate borrower, phi lah ban kynduh ia u ne ka Service Relationship Manager/Relationship Manager na ka bynta kano kano ka jingpynshai ne jingmudui.

Q. Kaei kaban jia ia u nongshim ram lada ka account jong u ka hap hapoh ka SMA/NPA?

A. Katkum ka regulatory guideline kaba mynta, ka Bank ka hap ban pyntip na ka por sha ka por

sha ka Central Repository Information of Large Credit (CRILC), ka Cedit Information Company (CIC), bad kiwei kiwei, shaphang ka account kaba hap ha ka SMA/NPA, kaba ktah ia ka credit history (ka jingthoh buh jingynmaw) jong u nongshim ram.

Q. Lano ka account kan hap ha ka SMA ne NPA? Hato lah ban batai ia kane da ka nuksa?

- A. Kane harum ka batai ia ka jingynriah jong ka account na ka SMA sha ka NPA kaba shong ha ka jingslem ban siew ne ka jingbym siew ia ka pisa (dues) bad ka jingynriah biang sha ka Standard category ha kaba kut jong ka day-end process:

Ka tarik ba dei siew	Ka tarik ba dep siew	Ka jingsiew na ka bynta	Ka snem jong ka jingsiew kaba rim tam (ha ki sngi)	Ka SMA/NPA	Ka SMA/NPA naduh ka tarik
01.01.2022	01.01.2022	Baroh ki jingsiew (dues) haduh 01.01.2022	0	NIL	NA
01.02.2022	01.02.2022	Khlem siew ne siew khyndiat ka due jong ka 01.02.2022	1	SMA-0	01.02.2022
01.02.2022	02.02.2022	Khlem siew ne siew khyndiat ka due jong ka 01.02.2022	2	SMA-0	01.02.2022
01.03.2022		Khlem siew lut ia ka jingsiew (dues) jong ka 01.02.2022, bad ka jingsiew (dues) jong ka 01.03.2022 ruh la dei siew ha kaba kut jong ka sngi 01.03.2022	29	SMA-0	01.02.2022
		La siew lut ia ki jingsiew (dues) jong 01.02.2022, bad khlem siew ia ki jingsiew (dues) jong ka 01.03.2022 ha kaba kut jong ka sngi 01.03.2022	1	SMA-0	01.03.2022
		Khlem siew lut ia ki jingsiew (dues) jong ka 01.02.2022 bad 01.03.2022 ha kaba kut jong ka sngi 01.03.2022	31	SMA-1	01.02.2022/ 03.03.2022
			1	SMA-0	01.03.2022

Ka tarik ba dei siew	Ka tarik ba siew	Ka jingsiew na ka bynta	Ka snem jong ka jingsiew kaba rim tam (ha ki sngi)	Ka SMA/NPA	Ka SMA/NPA naduh ka tarik
		La siew lut ia ki jingsiew (dues) jong ka 01.02.2022, pat siew lut (dues) jong ka 01.03.2022 ha kaba kut jong ka sngi 01.03.2022			
01.04.2022		Khlem siew jong ka 01.02.2022, 01.03.2022 bad la dei siew jong ka 01.04.2022 ha kaba kut jong ka sngi 01.04.2022	60	SMA-1	01.02.2022/ 02.04.2022
		Khlem siew ia ki jingsiew (dues) jong naduh ka 01.02.2022 haduh ka 01.04.2022 ha kaba kut jong ka sngi jong 01.04.2022	61	SMA-2	01.02.2022 / 02.04.2022
01.05.2022		Khlem siew ia ki jingsiew (dues) jong naduh ka 01.02.2022 haduh ka 01.05.2022 ha kaba kut jong ka sngi jong 01.05.2022	90	SMA-2	01.02.2022 / 02.04.2022
		Khlem siew ia ki jingsiew (dues) jong naduh ka 01.02.2022 haduh ka 01.05.2022 ha kaba kut jong ka sngi jong 02.05.2022	91	NPA	02.05.2022
01.06.2022	01.06.2022	La siew lut ia ka jingsiew jong 01.02.2022 ha kaba kut jong ka sngi 01.06.2022	93	NPA	02.05.2022
01.07.2022	01.07.2022	La siew lut ia ki jingsiew (dues) jong ka 01.03.2022 bad ka 01.04.2022 ha kaba kut jong ka sngi 01.07.2022	62	NPA	02.05.2022
01.08.2022	01.08.2022	La siew lut ia ki jingsiew (dues) jong ka 01.05.2022 bad ka 01.06.2022 ha kaba kut jong ka sngi 01.08.2022	32	NPA	02.05.2022
01.09.2022	01.09.2022	La siew lut ia ki jingsiew (dues) jong ka 01.07.2022 bad ka 01.08.2022 ha kaba kut jong ka sngi 01.09.2022	1	NPA	02.05.2022
01.10.2022	01.10.2022	La siew lut ia ki jingsiew (dues) jong ka 01.09.2022 bad ka 01.09.2022 ha kaba kut jong ka sngi 01.09.2022	0	Ka Standard account khlem kano kano ka jingsah pisa	STD naduh 01.10.2022

Na ka bynta ki jingtip ba bniah shaphang ka assent classification bad ka provisioning, sngewbha peit ia ka RBI's Master Circular – Prudential Norms ha ka IRACP ha kaba iadei bad ki Advances ba la thoh myn 1 tarik u Risaw, 2021. Ki rukom ka asset / SMA classification ba la thoh haneng, ki lah ban kylla katkum ka regulatory instruction ba la pyni na ka por sha ka por.

***** Kaba Kut jong ka Kot *****

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