

Classification as “Special Mention Account (SMA)” & “Non-Performing Asset (NPA)”

SMA-0	Upto 30 days
SMA-1	More than 30 days & upto 60 days
SMA-2	More than 60 days & upto 90 days
NPA	More than 90 days

“Loan facility shall be classified as SMA-0 when it is in overdue upto 30 days; SMA-1 when it is more than 30 days and upto 60 days; SMA-2 when it is more than 60 days and upto 90 days and classifies as NPA when it is more than 90 days.”

If due date of a loan account is March 31, 2024, and full dues are not received before Satin Finserv Limited runs the day-end process for this date, the date of overdue shall be March 31, 2024. If it continues to remain overdue, then this account shall get tagged as **SMA-1** upon running day-end process on April 30, 2024 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of **SMA-1** classification for that account shall be April 30, 2024. Similarly, if the account continues to remain overdue, it shall get tagged as **SMA-2** upon running day-end process on May 30, 2024 and if continues to remain overdue further, it shall get classified as **NPA** upon running day-end process on June 29, 2024.

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