

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

<b>SMA-0</b>	<b>Upto 30 days</b>
<b>SMA-1</b>	<b>More than 30 days &amp; upto 60 days</b>
<b>SMA-2</b>	<b>More than 60 days &amp; upto 90 days</b>
<b>NPA</b>	<b>More than 90 days</b>

*“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.

**Regd. & Corporate Office:**

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