



**THE AGRASEN COOPERATIVE URBAN BANK LTD
SIDDIAMBER BAZAR, HYDERABAD**

Estd : 1998

Customer Information Sheet for Overdue / SMA0 / SMA1 / SMA2 / NPA / Classification dates

SMA Sub-Categories	<u>Basis for Classification</u>
	Principal or interest payment or any other amount wholly or partially overdue for
*SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

*Special mention Account

For Example :

Term Loan accounts

If a borrower avails a loan of Rs.10.00 lakhs for a period of 84 months at 14% P.A. with EMI of Rs.18,800/- on 01.04.2023, his first installment date will be on 01/05/2023

Date of Disbursement	EMI due/Overdue	SMA 0	SMA 1	SMA 2	NPA
01/04/2023	01/05/2023*	01/05/2023*	31/05/2023*	30/06/2023*	31/07/2023*

* at day end process.

Cash Credit/Overdraft accounts

If a borrower avails and utilise Cash credit or Overdraft limit of Rs.12.00 lakhs for a period of 12 months at 14% P.A. monthly interest will be Rs.14,000/-.

Date of Disbursement	Interest service due date	SMA 1	SMA 2	NPA/out of order account
01/04/2023	01/05/2023	31/05/2023*	30/06/2023*	31/07/2023*