



### Examples of SMA/NPA Classification

SMA categories	Sub-	Basis for classification – Instalment or any other amount wholly or partly Overdue
SMA-0		1-30 days
SMA-1		31-60 days
SMA-2		61-90 days
NPA		More than 90 days

**Examples:**

- *If due date of a loan account of the borrower is 9<sup>th</sup> March, 2021 and full dues are not received on this date, the date of overdue shall be end of the day on 9<sup>th</sup> March, 2021 and the loan account shall be classified as SMA-0.*
- *If the loan account continues to remain overdue on 8<sup>th</sup> April, 2021 i.e. upon completion of 30 days of being continuously overdue, then this account shall be classified as SMA-1 on 8<sup>th</sup> April, 2021.*
- *If the loan account continues to remain overdue upon running day-end process on 8<sup>th</sup> May, 2021 i.e. upon completion of 60 days of being continuously overdue, it shall be classified as SMA-2 on 8<sup>th</sup> May, 2021.*
- *If the loan account continues to remain overdue upon running day-end process on 7<sup>th</sup> June, 2021 i.e. upon completion of 90 days of being continuously overdue, it shall be classified as NPA on 7<sup>th</sup> June, 2021 along with all other loan accounts, if any, of the borrower/s with Tata Capital Housing Finance Limited.*

### **TATA CAPITAL HOUSING FINANCE LIMITED**

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