



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 9th March, 2021 and full dues are not received on this date, the date of overdue shall be end of the day on 9th March, 2021 and the loan account shall be classified as SMA-0.*
- *If the loan account continues to remain overdue on 8th April, 2021 i.e. upon completion of 30 days of being continuously overdue, then this account shall be classified as SMA-1 on 8th April, 2021.*
- *If the loan account continues to remain overdue upon running day-end process on 8th May, 2021 i.e. upon completion of 60 days of being continuously overdue, it shall be classified as SMA-2 on 8th May, 2021.*
- *If the loan account continues to remain overdue upon running day-end process on 7th June, 2021 i.e. upon completion of 90 days of being continuously overdue, it shall be classified as NPA on 7th 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

Corporate Identity Number U67190MH2008PLC187552

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