



इंडिया इन्फ्रास्ट्रक्चर फाइनेंस कंपनी लिमिटेड
भारत सरकार का उध्यम
आईएसओ 9001:2015 प्रमाणित कंपनी

Consumer Awareness Literature

India Infrastructure Finance Company Limited (IIFCL) ("the Company" or "NBFC") in compliance with RBI's Clarification on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 17, 2025 ("RBI IRACP Norms Clarifications") as amended from time to time and/or as required/directed by RBI, shall classify and notify facility as overdue, SMA/NPA. Further upgradation of such accounts shall also be guided by the aforementioned clarification.

Below is the manner in which such classification and upgradation will be undertaken by the IIFCL.

Overdue, SMA/NPA Classification, Day-End Process and Upgradation of Loan Account

1) Date of Overdue

Any amount due to "the Company" or "NBFC" under any credit facility is 'Overdue' if it is not paid on the due date fixed by the Company.

2) Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

'Prudential Framework for Resolution of Stressed Assets' requires the lenders to recognize incipient stress in borrower accounts, immediately on default, by classifying them as special mention accounts (SMA).

Criteria of SMA-Categorization

SMA Sub-Categories	Basis for Classification – Principal / Interest / An Other Amount Overdue
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Non-Performing Asset (NPA)

In respect of any borrower's account which becomes overdue for more than 90 days, shall be classified as NPA.



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3) Classification of Borrower Accounts as SMA/ NPA as Part of Day-End Process

The borrower accounts shall be flagged as overdue by the IIFCL as part of their day-end processes for the due date. Similarly, classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date and the SMA or NPA classification date shall be the calendar date for which the day end process is run. In other words, the date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

4) Upgradation

Loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower.

Note: IIFCL maintains its books of accounts as per extant guidelines & classification of borrowers is done accordingly.

For detailed guidelines in asset classification and provisioning, please refer to RBI's Master Direction -Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated July 17, 2025 and Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications dated July 17, 2025.

The above asset / SMA classification norms are subject to changes as per regulatory instructions issued from time to time.

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