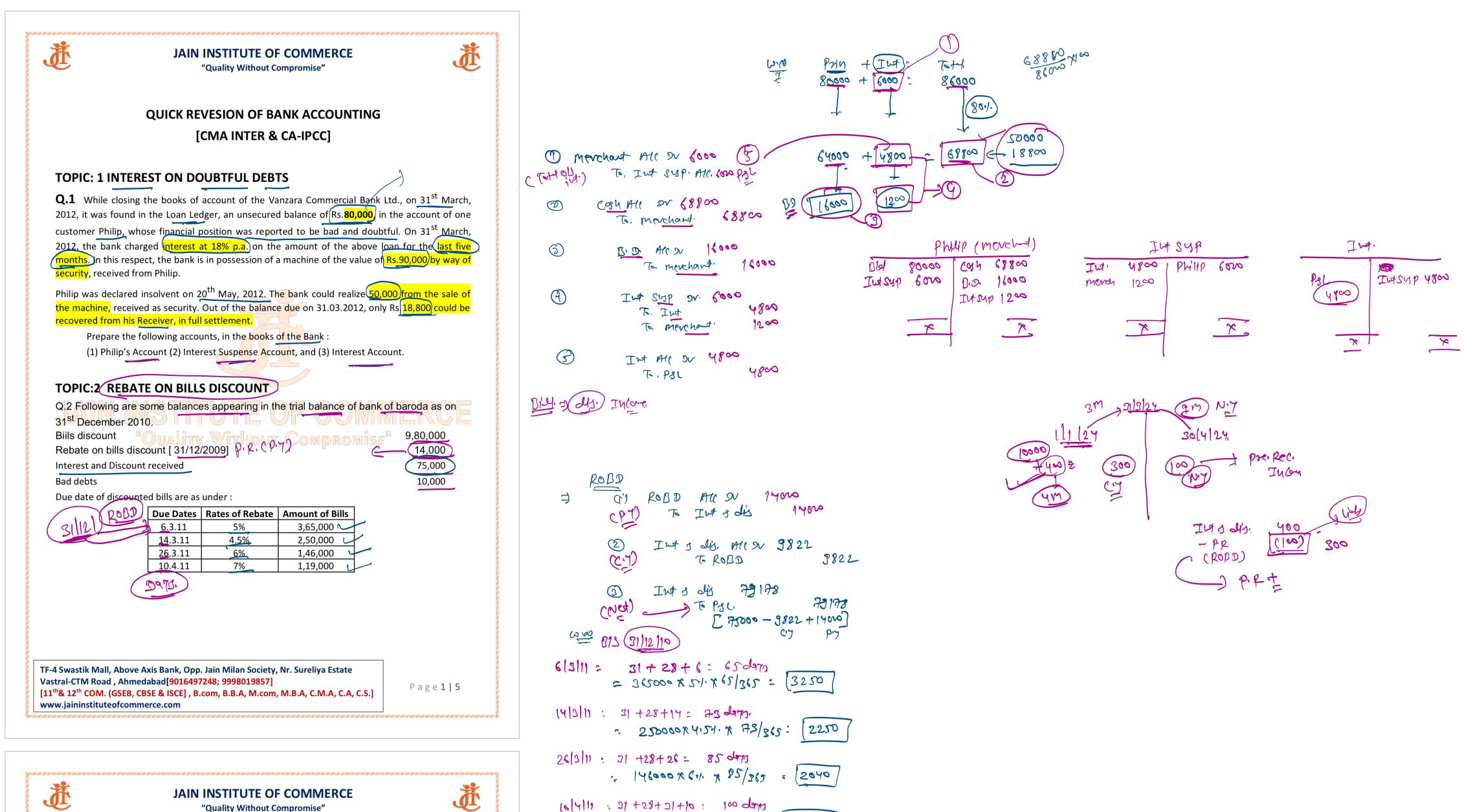
## **Bank Imp question**

Monday, 10 February 2025 8:21 AM

## PDF

**Bank Imp** question





"Quality Without Compromise"

## **TOPIC: PROVISION FOR NON PERFORMING ASSETS**

Rates of Provisioning for Non-Performing Assets and Restructured Advances		
Category of Advances	Rate (%)	
Standard Advances		
(a) Direct advances to agricultural and SME		
(b) Advances to Commercial Real Estate (CRE) Sector		
(c) All other loans		
Sub-standard Advances		
Secured Exposures	( 15 )	
Unsecured Exposures in respect of Infrastructure loan accounts where		
certain safeguards such as		
escrow accounts are available.		
Unsecured other loans	25	
Doubtful Advances 🖌 Unsecured Portion	100	
Doubtful Advances – Secured Portion		
For Doubtful upto 1 year	25	
For Doubtful > 1 year and upto 3 years	40	
For Doubtful > 3 years	100	
Loss assets	100	

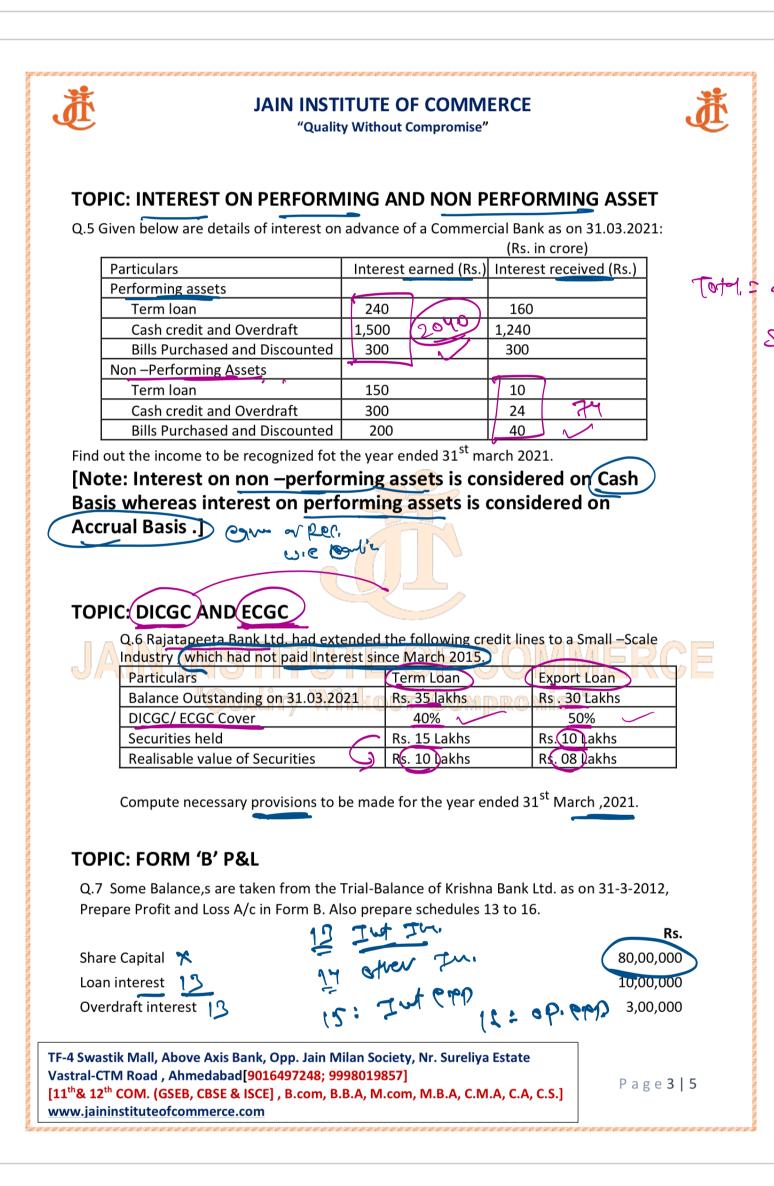
Q.3 From the following information of details of advances of X Bank Limited calculate the amount of provisions to be made in Profit and Loss Account for the year ended 31.3.2012: Asset classification ` in lakhs ~ L.

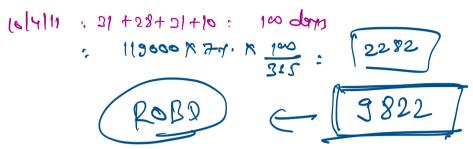
Standard ( 0.40) UALITY WITHOUT COMDROMISE	6,000	29
Sub-standard ( 5)	4,400	660
Doubtful:		
For one year 2.57	1,800	450
For two years	1,200	480
For three years 46 1	800	320
For more than three years	600	600
Loss assets	1,600	1600

## **TOPIC : SECURED AND UNSECURED ADVANCES**

Q.4 The books of bank included a loan of RS. 5,00,000 advanced on 31.12.2020. interest changeable @ 16% p.a (compounded quarterly). The security fro the loan being 7,000 shares of Rs. 100 each ina public limited company valued @ Rs. 90 each . There is no repayment till 31.03.2022. On 31.03.2022. the value of shares declined to Rs. 80 per share. How would you classify the loan as secured or unsecured in the Balance Sheet

TF-4 Swastik Mall, Above Axis Bank, Opp. Jain Milan Society, Nr. Sureliya Estate Vastral-CTM Road , Ahmedabad[9016497248; 9998019857] [11<sup>th</sup>& 12<sup>th</sup> COM. (GSEB, CBSE & ISCE], B.com, B.B.A, M.com, M.B.A, C.M.A, C.A, C.S.] www.jaininstituteofcommerce.com





31/12/200 31/2/21 : 30000x 114. x 3/12 : 20000 30/06/21 - 520000 × 164. × 3/12: 20800 30/03/21 : 540800 x 121. x 2/12= 21682 31 12121 = SE2432 × 167. × 3/12 = 22497

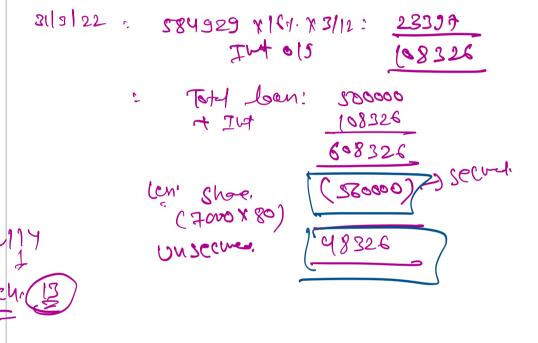
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Cash-credit inter	est 13	2,50,000
Repairs of assets	30,000	
Law-charges		50,000
Administrative ex	р. <b>\ \$</b>	80,000
Audit fees 🕇 👗		30,000
Director fees		50,000
Interest on fixed	deposit S	2,20,000
Interest on savin	gs deposit 15	1,10,000
Interest on curre	nt deposit 15	8,000
Discount receive	tin bills 13	42,000
	scounted (1-4-2011) ~ Sch ~ 12	8,000
	d L A/c (1-4-2011)	3,00,000
	commission recovered from customers	55,000
Salaries and allow		1,30,000
Rent of safe depos	52,000	
Rent and taxes pa	12,000	
Sundry expenses	18,000	
Sundry incomes		10,000
2) A Provide Rs	e of rebate on bills discounted as on 31.3.20 20,000 for bad debt and Rs. 50,000 for taxe ividend is 10%.	

	DECUC	E <u>C4s</u>
Tot loon	Term 3,70000	Expon 300000
- Red. volur,	250000	2200000)
- Ils. Core	(100000) [12000	C(10000) L100009
Sec.	(800000 -)	100-1. : 182
Uu ser,	260000 ->	100-1. : 266

