

## Non-Performing Assets (NPAs)

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1. What is the time period for a term loan to be classified as NPA? (**Marks: 0**)

2. After how many crop seasons, an unpaid short duration Farm loan will be termed as NPA? (**Marks: 0**)

3. What is the time period for the long duration crops to be termed as NPA? (**Marks: 0**)



☐ 90 days☐ 1 crop season☒ 2 crop seasons☐ 180 days

4. What are the funds that are set aside by the banks as fraction to the loans known as? (**Marks: 0**)

☐ NPA Coverage Ratio☐ Loan Default Ratio☒ Provisioning Coverage Ratio☐ Credit Exposure Ratio

5. What do we call a loan which remains NPA for a period less than or equal to 12 months? (**Marks: 0**)

☐ Doubtful asset☒ Sub-standard Asset☐ Loss☐ None of the above

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