

## PART D - ANNEXES

### Annex-1

#### Details of Gross Advances, Gross NPAs, Net Advances and Net NPAs

##### Part A

		(₹ in crore up to two decimals)
Particulars		Amount
1.	Standard Advances	
2.	Gross NPAs *	
3.	Gross Advances ** (1+2)	
4.	Gross NPAs as a percentage of Gross Advances (2/3) (in %)	
5.	Deductions	
(i)	Provisions held in the case of NPA Accounts as per asset classification (including additional Provisions for NPAs at higher than prescribed rates).	
(ii)	DICGC / ECGC claims received and held pending adjustment	
(iii)	Part payment received and kept in Suspense Account or any other similar account	
(iv)	Balance in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts	
(v)	Floating Provisions***	
6.	Net Advances(3-5)	
7.	Net NPAs {2-5(i + ii + iii + iv + v)}	
8.	Net NPAs as percentage of Net Advances (7/6) (in %)	
*	Principal dues of NPAs plus Funded Interest Term Loan (FITL) where the corresponding contra credit is parked in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts.	
**	For the purpose of this Statement, 'Gross Advances' mean all outstanding loans and advances including advances for which refinance has been received but excluding rediscounted bills, and advances written off at Head Office level (Technical write off).	
***	Floating Provisions would be deducted while calculating Net NPAs, to the extent, banks have exercised this option, over utilising it towards Tier II capital.	

**Part B**  
**Supplementary Details**

		(₹ in crore up to two decimals)
<b>Particulars</b>		<b>Amount</b>
1.	Provisions on Standard Assets in Part A above	
2.	Interest recorded as Memorandum Item	
3.	Amount of cumulative Technical Write - Off in respect of NPA accounts reported in Part A above	

## Annex-2:

### Activities eligible for crop season linked asset classification norms

#### ***Farm Credit***

A. Loans to individual farmers [including Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual farmers, provided banks maintain disaggregated data of such loans], directly engaged in Agriculture only. This will include:

- (i) Crop loans to farmers, which will include traditional / non-traditional plantations and horticulture.
- (ii) Medium and long-term loans to farmers for agriculture (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm.)
- (iii) Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- (iv) Loans to farmers up to 50 lakh against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.
- (v) Loans to distressed farmers indebted to non-institutional lenders
- (vi) Loans to farmers under the Kisan Credit Card Scheme.
- (vii) Loans to small and marginal farmers for purchase of land for agricultural purposes.

B. Loans to corporate farmers, farmers' producer organizations / companies of individual farmers, partnership firms and co-operatives of farmers directly engaged in Agriculture only up to an aggregate limit of 2 crore per borrower. This will include:

- (i) Crop loans to farmers which will include traditional / non-traditional plantations and horticulture.
- (ii) Medium and long-term loans to farmers for agriculture (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm.)
- (iii) Loans to farmers for pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.
- (iv) Loans up to 50 lakh against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.

C. Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi- Purpose Societies (LAMPS) for on-lending to agriculture.

## Format for Computing Countercyclical Provisioning Buffer

<i>Amount in ₹ in crore</i>						
<b>Computing Countercyclical Provisioning Buffer as on September 30, 2010</b>						
	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
		<b>Gross NPA @ Plus Technical / Prudential Write-off *</b>	<b>Specific Provisions for NPAs held / required</b>	<b>Technical write-off</b>	<b>Total (4+5)</b>	<b>Ratio of (6) to (3)</b>
1.	Sub-Standard Advances					
2.	Doubtful Advances (a+b+c)					
	a < 1 year					
	b 1-3 Years					
	c >3 years					
3.	Advances classified as Loss Assets					
4.	<b>Total</b>					
5.	Floating Provisions for Advances (only to the extent they are not used as Tier II Capital)					
6.	DICGC / ECGC claims received and held pending adjustment					
7.	Part payment received and kept in Suspense Account or any other similar account					
8.	<b>Total</b> (Sum of column 7 of Row 4+ Row 5 + Row 6+ Row 7)					
9.	<b>Provision Coverage Ratio</b> {(Row 8/Total of Column 3 of Row 4)*100}					

10.	If PCR < 70%, shortfall in provisioning to achieve PCR of 70% (70% of Column 3 of Row 4 - Row 8)	
11.	a <b>Countercyclical Provisioning Buffer, if bank has achieved PCR of 70%</b> - Floating Provisions for advances to the extent not used as Tier II capital (Row 5)	
	b <b>Countercyclical Provisioning Buffer, if bank has not achieved PCR of 70%</b> - Floating Provisions for advances to the extent not used as Tier II capital (Row 5) + Shortfall in provisioning to achieve PCR of 70%, if any (Row 10) which needs to be built up at the earliest.	

### Independent Credit Evaluations

<b>ICE Symbols</b>	<b>Definition</b>
RP1	Debt facilities/instruments with this symbol are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry lowest credit risk.
RP2	Debt facilities/instruments with this symbol are considered to have high degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry very low credit risk.
RP3	Debt facilities/instruments with this symbol are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry low credit risk.
RP4	Debt facilities/instruments with this symbol are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry moderate credit risk.
RP5	Debt facilities/instruments with this symbol are considered to have moderate risk of default regarding timely servicing of financial obligations.
RP6	Debt facilities/instruments with this symbol are considered to have high risk of default regarding timely servicing of financial obligations.
RP7	Debt facilities/instruments with this symbol are considered to have very high risk of default regarding timely servicing of financial obligations.

**Annex-5**

**List of Circulars consolidated by the Master Circular on IRAC Norms**

<b>S.no</b>	<b>Circular no.</b>	<b>Date</b>	<b>Subject</b>
1.	<a href="#">DOR.STR.REC.85/21.04.048/2021-22</a>	15.02.2022	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications
2.	<a href="#">DOR.STR.REC.68/21.04.048/2021-22</a>	12.11.2021	Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications
3.	<a href="#">DOR.No.BP.BC.33/21.04.048/2019-20</a>	07.02.2020	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances -Projects under Implementation
4.	<a href="#">DBR.No.BP.BC.45/21.04.048/2018-19</a>	07.06.2019	Prudential Framework for Resolution of Stressed Assets
5.	<a href="#">DBR.BP.BC.No.72/08.12.015/2016-17</a>	07.06.2017	Individual Housing Loans : Rationalisation of Risk-Weights and Loan to Value (LTV) Ratios
6.	<a href="#">DBR.No.BP.BC.64/21.04.048/2016-17</a>	18.04.2017	Additional Provisions For Standard Advances At Higher Than The Prescribed Rates
7.	<a href="#">DBR.No.BP.BC.34/21.04.132/2016-17</a>	10.11.2016	Schemes for Stressed Assets – Revisions (only instructions on deferment of DCCO)
8.	<a href="#">DBR.No.BP.BC.92/21.04.048/2015-16</a>	18.04.2016	Provisioning for fraud accounts
9.	<a href="#">DBR.No.BP.BC.84/21.04.048/2014-15</a>	06.04.2015	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Projects Under Implementation - Change in Ownership
10.	<a href="#">DBR.No.BP.BC.85/21.04.048/2014-15</a>	06.04.2015	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Refinancing of Exposures to Borrowers
11.	<a href="#">DBR.No.BP.BC.83/21.04.048/2014-15</a>	01.04.2015	Provisioning pertaining to Fraud Accounts
12.	<a href="#">DBR.No.BP.BC.79/21.04.048/2014-15</a>	30.03.2015	Utilisation of Floating Provisions / Counter Cyclical Provisions
13.	Mailbox Clarification	24.02.2015	Refinancing of Project Loans
14.	<a href="#">DBR.No.CID.BC.54/20.16.064/2014-15</a>	22.12.2014	Non-Cooperative Borrowers
15.	<a href="#">DBOD.No.BP.BC.33/21.04.048/2014-15</a>	14.08.2014	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Projects under Implementation
16.	<a href="#">DBOD.No.BP.BC.125/21.04.048/2013-14</a>	26.06.2014	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation

17.	<a href="#">DBOD.No.BP.BC.98/21.04.132/2013-14</a>	26.02.2014	Framework for Revitalising Distressed Assets in the Economy – Refinancing of Project Loans, Sale of NPAs and Other Regulatory Measures (except paragraphs 2, 3 and 4)
18.	<a href="#">DBOD.No.BP.BC.95/21.04.048/2013-14</a>	07.02.2014	Utilisation of Floating Provisions / Counter Cyclical Provisioning Buffer
19.	<a href="#">DBOD.No.BP.BC.85/21.06.200/2013-14</a>	15.01.2014	Capital and Provisioning Requirements for Exposures to entities with Unhedged Foreign Currency Exposures
20.	<a href="#">DBOD.No.BP.BC.78/21.04.048/2013-14</a>	20.12.2013	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Credit Card Accounts
21.	<a href="#">DBOD.BP.BC.No.104/08.12.015/2012-13</a>	21.06.2013	Housing Sector: New sub-sector CRE (Residential Housing) within CRE & Rationalisation of provisioning, risk-weight and LTV ratios
22.	<a href="#">DBOD.No.BP.BC-99/21.04.048/2012-13</a>	30.05.2013	Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions (only paragraph 2 on change in DCCO)
23.	<a href="#">DBOD.No.BP.BC-90/21.04.048/2012-13</a>	16.04.2013	Advances Guaranteed by Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) – Risk Weights and Provisioning
24.	<a href="#">DBOD.No.BP.BC-83/21.04.048/2012-13</a>	18.03.2013	Prudential Norms on Advances to Infrastructure Sector
25.	<a href="#">DBOD.No.BP.BC-42/21.04.048/2012-13</a>	14.09.2012	NPA Management – Requirement of an Effective Mechanism and Granular Data
26.	<a href="#">DBOD.No.BP.BC-28/21.04.157/2011-12</a>	11.08.2011	Prudential Norms for Off- balance Sheet Exposures of Banks
27.	<a href="#">DBOD.No.BP.BC.94/21.04.048/2011-12</a>	18.05.2011	Enhancement of Rates of Provisioning for Non-Performing Assets and Restructured Advances
28.	<a href="#">DBOD.No.BP.BC.87/21.04.048/2010-11</a>	21.04.2011	Provisioning Coverage Ratio (PCR) for Advances
29.	<a href="#">DBOD.No.BP.BC.69/08.12.001/2010-11</a>	23.12.2010	Housing Loans by Commercial Banks – LTV Ratio, Risk Weight and Provisioning
30.	Mail Box Clarification	06.07.2010	Provisioning for Standard Assets – Medium Enterprises
31.	<a href="#">DBOD.No.BP.BC.96/08.12.014/2009-10</a>	23.04.2010	Prudential Norms on Advances to Infrastructure Sector
32.	<a href="#">DBOD.No.BP.BC.85/21.04.048/2009-10</a>	31.03.2010	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Projects under Implementation
33.	<a href="#">DBOD.No.BP.BC.64/21.04.048/2009-10</a>	01.12.2009	Second Quarter Review of Monetary Policy for the Year 2009-10 - Provisioning Coverage for Advances
34.	<a href="#">DBOD.No.BP.BC.58/21.04.048/2009-10</a>	05.11.2009	Second Quarter Review of Monetary Policy for the Year 2009-10 - Provisioning Requirement for Standard Assets



35.	<a href="#">DBOD.No.BP.BC.46/21.04.048/2009-10</a>	24.09.2009	Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Computation of NPA Levels
36.	<a href="#">DBOD.No.BP.BC.33/21.04.048/2009-10</a>	27.08.2009	Prudential Treatment in respect of Floating Provisions
37.	<a href="#">DBOD.No.BP.BC.125/21.04.048/2008-09</a>	17.04.2009	Prudential Norms on Unsecured Advances
38.	<a href="#">DBOD.No.BP.BC.122/21.04.048/2008-09</a>	09.04.2009	Prudential Treatment in respect of Floating Provisions
39.	<a href="#">DBOD.No.BP.BC.118/21.04.048/2008-09</a>	25.03.2009	Prudential Treatment of different Types of Provisions in respect of Loan Portfolios
40.	<a href="#">DBOD.BP.BC.83/21.01.002/2008-09</a>	15.11.2008	Review of Prudential Norms Provisioning for Standard Assets and Risk Weights for Exposures to Corporates, Commercial Real Estate and NBFC-ND-SI
41.	<a href="#">DBOD.No.BP.BC.84/21.04.048/2008-09</a>	14.11.2008	Asset Classification Norms for Infrastructure Projects under Implementation
42.	<a href="#">DBOD.BP.BC.No.69/21.03.009/2008-09</a>	29.10.2008	Prudential Norms for Off-Balance Sheet Exposures of Banks
43.	<a href="#">DBOD.No.BP.BC.57/21.04.157/2008-09</a>	13.10.2008	Prudential Norms for Off-balance Sheet Exposures of Banks
44.	<a href="#">DBOD.No.BP.BC.31/21.04.157/2008-09</a>	08.08.2008	Prudential Norms for Off-balance Sheet Exposures of Banks
45.	<a href="#">DBOD.BP.BC.82/21.04.048/2007-08</a>	08.05.2008	Prudential Norms on Asset Classification Pertaining to Advances -Infrastructure Projects under Implementation and Involving Time Overrun
46.	<a href="#">DBOD.No.BP.BC.76/21.04.048/2006-07</a>	12.04.2007	Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances -Projects Involving Time Overrun
47.	<a href="#">DBOD.No.BP.BC.68/21.04.048/2006-07</a>	13.03.2007	Prudential Norms on Creation and Utilisation of Floating Provisions
48.	<a href="#">DBOD.No.BP.BC.53/21.04.048/2006-2007</a>	31.01.2007	Third Quarter Review of the Annual Statement on Monetary Policy for the year 2006-07 – Provisioning Requirement for Standard Assets and Risk Weights for Capital Adequacy
49.	<a href="#">DBOD.No.BP.BC.21/21.04.048/2006-2007</a>	12.07.2006	Annual Policy Statement for the year 2006-07- Additional Provisioning Requirement for Standard Assets
50.	<a href="#">DBOD.NO.BP.BC.89/21.04.048/2005-06</a>	22.06.2006	Prudential norms on creation and utilization of floating provisions
51.	<a href="#">DBOD.NO.BP.BC.85/21.04.048/2005-06</a>	29.05.2006	Annual Policy Statement for the year 2006-07: Additional Provisioning Requirement for Standard Assets

52.	<a href="#">DBOD.NO.BP.BC.40/21.04.048/2005-06</a>	04.11.2005	Mid Term Review of Annual Policy Statement for the year 2005-06: Additional Provisioning Requirement for Standard Assets
53.	<a href="#">DBOD.BP.BC.34/21.04.048/2004-05</a>	26.08.2004	Repayment schedule of rural housing loans
54.	<a href="#">DBOD.BP.BC.29/21.04.048/2004-05</a>	13.08.2004	Prudential norms - State Government guaranteed exposures
55.	<a href="#">RPCD No. Plan.BC 92/04.09.01/2003-04</a>	24.06.2004	Flow of credit to Agriculture
56.	<a href="#">DBOD No.BP.BC.102/21.04.048/2003-04</a>	24.06.2004	Prudential Norms for Agricultural Advances
57.	<a href="#">DBOD No. BP.BC.99/21.04.048/2003-04</a>	21.06.2004	Additional Provisioning Requirement for NPAs
58.	<a href="#">DBOD No. BP.BC.97/21.04.141/2003-04</a>	17.06.2004	Prudential Guidelines on Unsecured Exposures
59.	<a href="#">DBOD No. BP.BC.96/21.04.103/2003-04</a>	17.06.2004	Country Risk Management Guidelines
60.	<a href="#">DBOD BP.BC.NO.74/21.04.048/2002-2003</a>	27.02.2003	Projects under implementation involving time overrun
61.	<a href="#">DBOD No.BP.BC.71/21.04.103/2002-2003</a>	19.02.2003	Risk Management Systems in Banks – Guidelines on Country Risk Management
62.	<a href="#">DBOD BP.BC.No.69/21.04.048/2002-03</a>	10.02.2003	Upgradation of loan accounts classified as NPAs
63.	<a href="#">DBOD.BP.BC No.44/21.04.048/2002-03</a>	30.11.2002	Agricultural loans affected by natural calamities
64.	<a href="#">DBOD No.BP.BC.108/21.04.048/2001-2002</a>	28.05.2002	Income recognition, asset classification and provisioning on advances treatment of projects under implementation involving time overrun
65.	<a href="#">DBOD No.BP.BC.100/21.01.002/2001-02</a>	09.05.2002	Prudential norms on asset classification
66.	<a href="#">DBOD No.BP.BC.59/21.04.048/2001-2002</a>	22.01.2002	Prudential norms on income recognition, asset classification and Provisioning agricultural advances
67.	<a href="#">DBOD No.BP.BC.25/21.04.048/2000-2001</a>	11.09.2001	Prudential norms on income recognition, asset classification and provisioning
68.	<a href="#">DBOD No.BP.BC.132/21.04.048/2000-2001</a>	14.06.2001	Income Recognition, Asset Classification and Provisioning for Advances
69.	<a href="#">DBOD.No.BP.BC.128/21.04.048/2000--2001</a>	07.06.2001	SSI Advances Guaranteed by CGTSI - Riskweight and provisioning norms
70.	<a href="#">DBOD No. BP.BC.116/21.04.048/2000-2001</a>	02.05.2001	Monetary & Credit Policy Measures 2001-02

71.	<a href="#">DBOD No.BP.BC.98/21.04.048/2000-2001</a>	30.03.2001	Treatment of Restructured Accounts
72.	DBOD No. BP.BC.40/21.04.048/2000-2001	30.10.2000	Income Recognition, Asset Classification and Provisioning Reporting of NPAs to RBI
73.	<a href="#">DBOD.No.BP.BC.164/21.04.048/2000</a>	24.04.2000	Prudential Norms on Capital Adequacy, Income Recognition, Asset Classification and Provisioning, etc.
74.	DBOD.No.BP.BC.144/21.04.048/2000	29.02.2000	Income Recognition, Asset Classification and Provisioning and Other Related Matters and Adequacy Standards - Takeout Finance
75.	DBOD.No.BP.BC.138/21.04.048/2000	07.02.2000	Income Recognition, Asset Classification and Provisioning Export Project Finance
76.	DBOD.No.BP.BC.103/21.04.048/99	21.10.1999	Income Recognition, Asset Classification and Provisioning Agricultural Finance by Commercial Banks through Primary Agricultural Credit Societies
77.	DBOD.No.FSC.BC.70/24.01.001/99	17.07.1999	Equipment Leasing Activity - Accounting/Provisioning Norms
78.	DBOD.No.BP.BC.45/21.04.048/99	10.05.1999	Income Recognition Asset Classification and Provisioning Concept of Commencement of Commercial Production
79.	DBOD.No.BP.BC.120/21.04.048/98	29.12.1998	Prudential norms on Income Recognition, Asset Classification and Provisioning Agricultural Loans Affected by Natural Calamities
80.	DBOD.No.BP.BC.103/21.01.002/98	31.10.1998	Monetary & Credit Policy Measures
81.	DBOD.No.BP.BC.17/21.04.048/98	04.03.1998	Prudential Norms on Income Recognition, Asset Classification and Provisioning Agricultural Advances
82.	DOS. No. CO.PP. BC.6/11.01.005/9697	15.05.1997	Assessments relating to asset valuation and loan loss provisioning
83.	DBOD.No.BP.BC.29/21.04.048/97	09.04.1997	Income Recognition Asset Classification and Provisioning Agricultural Advances
84.	DBOD.No.BP.BC.14/21.04.048/97	19.02.1997	Income Recognition Asset Classification and Provisioning Agricultural Advances
85.	DBOD.No.BP.BC.9/21.04.048/97	29.01.1997	Prudential Norms Capital Adequacy, Income Recognition Asset Classification and Provisioning
86.	DBOD.No.BP.BC.163/21.04.048/96	24.12.1996	Classification of Advances with Balance less than ₹ 25,000/
87.	DBOD.No.BP.BC.65/21.04.048/96	04.06.1996	Income Recognition Asset Classification and Provisioning
88.	DBOD.No.BP.BC.26/21.04.048/96	19.03.1996	Non performing Advances Reporting to RBI
89.	DBOD.No.BP.BC.25/21.04.048/96	19.03.1996	Income Recognition Asset Classification and Provisioning

90.	DBOD.No.BP.BC.134/21 .04.048/95	20.11.1995	EXIM Bank's New Lending Programme Extension of Guarantee cum Refinance to Commercial Bank in respect of Post shipment Supplier's Credit
91.	DBOD.No.BP.BC.36/21. 04.048/95	03.04.1995	Income Recognition Asset Classification and Provisioning
92.	DBOD.No.BP.BC.134/21 .04.048/94	14.11.1994	Income Recognition Asset Classification Provisioning and Other Related Matters
93.	DBOD.No.BP.BC.58/21. 04.048/94	16.05.1994	Income Recognition Asset Classification and Provisioning and Capital Adequacy Norms - Clarifications
94.	DBOD.No.BP.BC.50/21. 04.048/94	30.04.1994	Income Recognition Asset Classification and Provisioning
95.	DOS.BC.4/16.14.001/93 94	19.03.1994	Credit Monitoring System - Health Code System for Borrowal Accounts
96.	DBOD.No.BP.BC.8/21.0 4.043/94	04.02.1994	Income Recognition, Provisioning and Other Related Matters
97.	DBOD.No.BP.BC.195/21 .04.048/93	24.11.1993	Income Recognition, Asset Classification and Provisioning Clarifications
98.	DBOD.No.BP.BC.95/21. 04.048/93	23.03.1993	Income Recognition, Asset Classification, Provisioning and Other Related Matters
99.	DBOD.No.BP.BC.59/21. 04.04 392	17.12.1992	Income Recognition, Asset Classification and Provisioning Clarifications
100.	DBOD.No.BP.BC.129/21 .04.0 4392	27.04.1992	Income Recognition, Asset Classification, Provisioning and Other Related Matters
101.	DBOD.No.BP.BC.42/C.4 69 (W)90	31.10.1990	Classification of Non Performing Loans
102.	DBOD.No.Fol.BC.136/C. 24985	07.11.1985	Credit Monitoring System - Introduction of Health Code for Borrowal Accounts in Banks
103.	DBOD.No.BP.BC.35/21. 01.002/99	24.04.1999	Monetary & Credit Policy Measures
104.	DBOD.No.FSC.BC.18/2 4.01.001/9394	19.02.1994	Equipment Leasing, Hire Purchase, Factoring, etc. Activities