Annex 1

Disclosure Requirements

Part A – Details of loans extended against eligible gold collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. **Opening balance of the FY** (a)+(b)					
(a) For Consumption purpose					
of which bullet repayment loans					
(b) For income generating purpose					
2. **New loans sanctioned and disbursed during the FY** (c)+(d)					NA
(c) For consumption purpose					NA
of which bullet repayment loans					
(d) For income generating purpose					NA
3. **Top-up Loans/ Renewals sanctioned and disbursed during the FY**					NA
4. **Loans repaid during the FY** (e)+(f)				NA	NA
(e) For consumption purpose				NA	NA
of which bullet repayment loans				NA	NA
(f) For income generating purpose				NA	NA
5. **Non-Performing Loans recovered during the FY** (g) + (h)				NA	NA
(g) For consumption purpose				NA	NA
of which bullet repayment loans				NA	
(h) For income generating purpose				NA	NA
6. **Loans written off during the FY** (i) + (j)				NA	NA
(i) For consumption purpose				NA	NA
of which bullet repayment loans				NA	NA
(j) For income generating purpose				NA	NA
7. **Closing balance at the end of FY** (k) + (l)					
(k) For consumption purpose					
of which bullet repayment loans					
(l) For income generating purpose					

Part B – Details of Gold Collateral and Auctions

		Particulars[8]	
a)		Unclaimed[9] gold collateral at the end of the financial year (in grams)	
b)		Number of loan accounts in which auctions were conducted	
c)		Total outstanding in loan accounts mentioned in (b)	
d)		Gold collateral acquired during the FY due to default of loans (in grams)	
e)		Gold collateral auctioned during the FY (in grams)	
f)		Recovery made through auctions during the FY (in ₹ crore)	
g)		Recovery percentage:	
h)		as % of value of gold collateral	
i)		as % of outstanding loan	

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[8] Weight/ value of collateral to be calculated in accordance with paragraphs 22 to 24 of these Directions.

[9] As defined under para 15 of the instructions.