

Disclosure Requirements

Part A – Details of loans extended against eligible gold and silver collateral

Particulars	Loan outstanding		Average ticket size (₹ crore)	Average ⁹ LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY (a)+(b)					
(a) Consumption loans					
of which bullet repayment loans					
(b) Income generating loans					
2. New loans sanctioned and disbursed during the FY (c)+(d)					NA
(c) Consumption loans					NA
of which bullet repayment loans					
(d) Income generating loans					NA
3. Renewals sanctioned and disbursed during the FY					NA
4. Top-up loans sanctioned and disbursed during the FY					NA
4. Loans repaid during the FY (e)+(f)				NA	NA
(e) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(f) Income generating loans				NA	NA
5. Non-Performing Loans recovered during the FY (g) + (h)				NA	NA
(g) Consumption loans				NA	NA
of which bullet repayment loans				NA	
(h) Income generating loans				NA	NA
6. Loans written off during the FY (i) + (j)				NA	NA
(i) Consumption loans				NA	NA
of which bullet repayment loans				NA	NA
(j) Income generating loans				NA	NA
7. Closing balance at the end of FY (k) + (l)					
(k) Consumption loans					
of which bullet repayment loans					
(l) Income generating loans					

⁹ Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans

Part B – Details of Gold and Silver Collateral and Auctions

SI No.	Particulars ¹⁰	
a)	Unclaimed ¹¹ gold or silver 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 or silver collateral acquired during the FY due to default of loans (in grams)	
e)	Gold or silver 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 or silver collateral	
i)	as % of outstanding loan	

¹⁰ Weight and value of collateral to be calculated in accordance with paragraphs 17 and 18 of these Directions.

¹¹ As defined under paragraph 48 of these Directions.