

**CENTRAL ELECTRICITY REGULATORY COMMISSION  
NEW DELHI**

**Petition No. 446/TT/2014**

**Coram:**

**Shri A.S Bakshi, Member  
Dr. M.K. Iyer, Member**

**Date of Hearing : 16.11.2015  
Date of Order : 17.12.2015**

**In the matter of:**

Truing up of transmission tariff for 2009-14 tariff period and determination of transmission tariff for 2014-19 tariff period for (A) Stage-I Combined Assets (Notional COD: 1.10.2003) consisting of (a) 400 kV Meerut-Mandola Ckt-I along with associated bays at Meerut and Mandola Substations (COD: 1.10.2003), (b) 400 kV Meerut-Mandola Ckt-II along with associated bays at Meerut and Mandola Sub-stations (COD: 1.4.2003), (c) ICT-II along with associated bays at Meerut Sub-station (COD: 1.4.2003), (d) ICT-III along with associated bays at Meerut sub-station (COD: 1.7.2003), and (B) Stage-II Combined Assets (Notional COD: 1.2.2007) consisting of (e) ICT-I along with associated bays at Meerut Sub-station (COD: 1.8.2005), (f) 800 kV Tehri-Meerut Ckt-I along with associated bays (COD: 1.4.2006), (g) 800 kV Tehri-Meerut Ckt-II and 400 kV S/C Meerut-Muzaffarpur transmission line (COD: 1.6.2006), and (h) ICT at Muzaffarnagar along with one No. 400 kV and one No. 220 kV bay (COD: 1.2.2007) under Tehri Transmission System in Northern Region under Regulation 86 of Central Electricity Regulatory Commission (Conduct of Business) Regulations, 1999, Central Electricity Regulatory Commission (Terms and Conditions of Tariff) Regulations, 2009, and Central Electricity Regulatory Commission (Terms and Conditions of Tariff) Regulations, 2014.

**And in the matter of:**

Power Grid Corporation of India Ltd.  
'SAUDAMINI', Plot No-2,  
Sector-29, Gurgaon -122 001 (Haryana).

.....**Petitioner**

**Versus**

1. Rajasthan Rajya Vidyut Prasaran Nigam Ltd.  
Vidyut Bhawan, Vidyut Marg,  
Jaipur-302 005



2. Ajmer Vidyut Vitran Nigam Ltd.  
400 kV GSS Building (Ground Floor), Ajmer Road  
Heerapura, Jaipur
3. Jaipur Vidyut Vitran Nigam Ltd.  
400 kV GSS Building (Ground Floor), Ajmer Road  
Heerapura, Jaipur
4. Jodhpur Vidyut Vitran Nigam Ltd.  
400 kV GSS Building (Ground Floor), Ajmer Road  
Heerapura, Jaipur
5. Himachal Pradesh State Electricity Board,  
Vidyut Bhawan,  
Kumar House Complex Building II  
Shimla-171004
6. Punjab State Power Corporation Ltd.  
Thermal Shed T1 A, Near 22 Phatak  
Patiala-147001
7. Haryana Power Purchase Centre  
Shakti Bhawan, Sector-6  
Panchkula (Haryana) 134 109
8. Power Development Deptt.  
Govt. of Jammu & Kashmir  
Mini Secretariat, Jammu
9. Uttar Pradesh Power Corporation Ltd.  
Shakti Bhawan, 14, Ashok Marg  
Lucknow- 226001
10. Delhi Transco Ltd.  
Shakti Sadan, Kotla Road  
New Delhi- 110002
11. BSES Yamuna Power Ltd.  
BSES Bhawan, Nehru Place  
New Delhi
12. BSES Rajdhani Power Ltd.  
BSES Bhawan, Nehru Place  
New Delhi
13. North Delhi Power Ltd.  
Power Trading & Load Dispatch Group  
Cennet Building



Pitampura, New Delhi-110034

14. Chandigarh Administration  
Sector-9, Chandigarh
15. Uttarakhand Power Corporation Ltd.  
Urja Bhawan, Kanwali Road  
Dehradun
16. North Central Railway  
Allahabad
17. New Delhi Municipal Council  
Palika Kendra, Sansad Marg  
New Delhi-110002

....Respondents

The following were present:

For Petitioner: Shri S. K. Narayan, PGCIL  
Shri Jasbir Singh, PGCIL  
Shri S. S. Raju, PGCIL  
Ms. Sangeeta Edwards, PGCIL  
Shri S. C. Taneja, PGCIL  
Shri Rakesh Prasad, PGCIL  
Shri M. M. Mondal, PGCIL  
Shri S. K. Venkatesan, PGCIL  
Shri Sashi Bhushan, PGCIL  
Shri Ved Prakash Rastogi, PGCIL  
Shri Pramod Kumar, PGCIL

For Respondent: Shri R. B. Sharma, Advocate, BRPL  
Shri S. K. Aggarwal, Advocate, JVVNL  
Shri Tarun Ahuja, JVVNL  
Shri B.L. Sharma, JVVNL

### **ORDER**

The present petition has been preferred by Power Grid Corporation of India Ltd. ('the petitioner'), a transmission licensee, for truing up of capital expenditure and tariff for (A) Stage-I Combined Assets (Notional COD:



1.10.2003) consisting of (a) 400 kV Meerut-Mandola Ckt-I along with associated bays at Meerut and Mandola Substations (COD: 1.10.2003), (b) 400 kV Meerut-Mandola Ckt-II along with associated bays at Meerut and Mandola Sub-stations (COD: 1.4.2003), (c) ICT-II along with associated bays at Meerut Sub-station (COD: 1.4.2003), (d) ICT-III along with associated bays at Meerut sub-station (DOC: 1.7.2003), and (B) Stage-II Combined Assets (Notional COD: 1.2.2007) consisting of (e) ICT-I along with associated bays at Meerut Sub-station (COD: 1.8.2005), (f) 800 kV Tehri-Meerut Ckt-I along with associated bays (COD: 1.4.2006), (g) 800 kV Tehri-Meerut Ckt-II and 400 kV S/C Meerut- Muzaffarpur transmission line (COD: 1.6.2006), and (h) ICT at Muzaffarnagar along with one No. 400 kV and one No. 220 kV bay (COD: 1.2.2007) under Tehri Transmission System in Northern Region (hereinafter referred as “transmission asset”) under Regulation 6 of the Central Electricity Regulatory Commission (Terms and Conditions of Tariff) Regulations, 2009 (hereinafter referred to as “the 2009 Tariff Regulations”) based on actual expenditure for the period 1.4.2009 to 31.3.2014, and for determination of tariff under Central Electricity Regulatory Commission (Terms and Conditions of Tariff) Regulations, 2014 (hereinafter referred to as “the 2014 Tariff Regulations”) for the period from 1.4.2014 to 31.3.2019.

2. The respondents are mostly distribution licensees or centralised power procurement companies of States, who are procuring transmission service from the petitioner, mainly beneficiaries of Northern Region.



3. The petitioner has served the petition to the respondents and notice of this application has been published in the newspaper in accordance with Section 64 of the Electricity Act, 2003 ("the Act"). No comments have been received from the public in response to the notices published by the petitioner under Section 64 of the Act. The hearing in this matter was held on 16.11.2015. During the hearing, the learned counsel for the Rajasthan Discoms requested for two weeks time to file their reply and the Commission granted the same. The Commission during the hearing observed that in case no information is filed within the due date, the matter shall be considered based on the available records. None of the respondents have filed any reply to the petition. Having heard the representatives of the petitioner and perused the material on record, we proceed to dispose of the petition.

4. The brief facts of the case are as follows:

- a. The original investment approval for the transmission system was accorded by the Ministry of Power vide its letter dated 15.3.1994 at an estimated cost of ₹42100 lakh, which included IDC of ₹5000 lakh. Subsequently, revised cost estimate for the transmission system was approved by the Ministry of Power vide its letter dated 20.8.2002 at an estimated cost of ₹70229 lakh which included IDC of ₹13601 lakh. The cost estimate for the transmission system was further revised by the Ministry of Power vide letter dated 9.1.2006 to ₹91384 lakh, which included IDC of ₹26916 lakh.
- b. The petitioner has built the transmission asset in the Northern Region and put under commercial operation as stated below:



Sl. No.	Particulars	COD	Actual line length in km /No. of Bays
	<b>Stage-I Combined Assets</b>		
(i)	400 kV Meerut-Mandola Ckt-I along with associated bays at Meerut and Mandola sub-stations	1.10.2003	<ul style="list-style-type: none"> <li>• D/C twin conductor transmission line of total 59.868 km,</li> <li>• 6 no.s of 220 kV bays, and</li> <li>• 6 no.s of 400 kV bays</li> </ul>
(ii)	400 kV Meerut-Mandola Ckt-II along with associated bays at Meerut and Mandola sub-stations	1.4.2003	
(iii)	ICT-II along with associated bays at Meerut sub-station	1.4.2003	
(iv)	ICT-III along with associated bays at Meerut sub-station	1.7.2003	
	<b>Stage-II Combined Assets</b>	COD	
(ii)	ICT-I along with associated bays at Meerut Sub-station	1.8.2005	<ul style="list-style-type: none"> <li>• S/C transmission line with four conductors of total 369.489 km,</li> <li>• S/C twin conductor transmission line of total 37.387 km,</li> <li>• 4 no.s of 220 kV bays, and</li> <li>• 8 no.s of 400 kV bays</li> </ul>
(iii)	800 kV Tehri-Meerut Ckt-I along with associated bays	1.4.2006	
(iv)	800 kV Tehri-Meerut Ckt-II and 400 kV S/C Meerut- Muzaffarpur transmission line	1.6.2006	
(ii)	ICT at Muzaffarnagar along with one No. 400 kV and one No. 220 kV bay	1.2.2007	

- c. The tariff for tariff period upto 31.3.2004 for all the assets of Stage-I was allowed vide order dated 7.9.2005 in Petition No. 8/2003.
- d. The tariff for 2004-09 tariff period for all the assets of Stage-I was allowed vide order dated 31.7.2006 in Petition No. 141/2005 and order dated 6.2.2007 in I.A. No. 74/2006 in Petition No. 141/2005. Further, the tariff for 2004-09 tariff period for all the assets of Stage-II was allowed vide Order



dated 11.3.2010 in Petition No. 263/2009, order dated 21.8.2008 in Petition No. 146/2007, and order dated 20.7.2009 in Petition No. 57/2009.

- e. The tariff for tariff period 2009-14 for all the assets of Stage-I and Stage-II was allowed vide order dated 26.3.2012 in Petition No. 79/TT/2011 in accordance with the 2009 Tariff Regulations. The tariff allowed vide order dated 26.3.2012 for the tariff period 2009-14 is as under:-

**(₹ in lakh)**

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Depreciation	430.40	430.40	430.40	430.40	430.40
Interest on Loan	255.12	214.81	174.06	133.11	94.06
Return on Equity	337.09	337.09	337.09	337.09	337.09
Interest on Working Capital	49.93	50.72	51.61	52.58	53.70
O & M Expenses	572.02	604.77	639.39	675.92	714.56
<b>Total</b>	<b>1644.56</b>	<b>1637.79</b>	<b>1632.55</b>	<b>1629.10</b>	<b>1629.81</b>
<b>Stage-II Combined Assets</b>					
Depreciation	4101.73	4107.63	4110.98	4110.98	4110.98
Interest on Loan	2439.97	2068.46	1691.81	1342.54	1016.00
Return on Equity	4088.82	4094.68	4098.01	4125.25	4164.16
Interest on Working Capital	260.47	255.20	249.83	245.62	242.25
O & M Expenses	777.72	822.32	869.21	919.16	971.60
<b>Total</b>	<b>11668.70</b>	<b>11348.29</b>	<b>11019.84</b>	<b>10743.54</b>	<b>10504.99</b>

- f. The Commission, in its order dated 26.3.2012 in Petition No. 79/TT/2011, has admitted capital cost as ₹8532.64 lakh for Stage-I and ₹79246.08 lakh for Stage-II as on 31.3.2009. Further, the Commission had approved additional capital expenditure of ₹96.52 lakh, ₹126.92 lakh, ₹1038.80 lakh, and ₹445.20 lakh proposed during 2009-10, 2010-11, 2012-13 and 2013-14, respectively, for the tariff period 2009-14 for Stage-II against balance and retention payment.
- g. The MAT rate applicable as on 2008-09 was considered to arrive at rate of return on equity for the tariff period 2009-14, which is required to be



adjusted as per the actual MAT rate applicable for the respective year at the time of truing up of tariff for 2009-14 tariff period.

h. The instant petition was filed on 3.11.2014.

### **TRUING UP OF ANNUAL FIXED CHARGES FOR TARIFF PERIOD 2009-14**

5. The truing up of tariff for 2009-14 tariff period has been determined as discussed below:-

#### **Capital Cost**

6. The petitioner has claimed admitted capital cost of ₹8532.64 lakh for Stage-I and ₹79246.08 lakh for Stage-II as on 31.3.2009 for the purpose of tariff.

7. Last proviso to Clause (2) of Regulation 7 of the 2009 Tariff Regulations provides that:

“Provided also that in case of the existing projects, the capital cost admitted by the Commission prior to 1.4.2009 duly trued up by excluding un-discharged liability, if any, as on 1.4.2009 and the additional capital expenditure projected to be incurred for the respective year of the tariff period 2009-14, as may be admitted by the Commission, shall form the basis for determination of tariff”.

8. The capital cost admitted as on 31.3.2009 vide order dated 26.3.2012 has been considered as the opening capital cost as on 1.4.2009 for determination of tariff in accordance with Regulation 7 of the 2009 Tariff Regulations. The admitted capital cost ₹8532.64 lakh for Stage-I and ₹79246.08 lakh for Stage-II as on 1.4.2009 has been considered to work out the trued up tariff for the tariff period 2009-14.





### **Additional Capital Expenditure**

9. The petitioner has not claimed any additional capital expenditure for 2009-14 tariff period for Stage-I combined assets.

10. For Stage-II combined assets, the petitioner has claimed net additional capitalisation of ₹221.42 lakh and ₹92.10 lakh for 2009-10 and 2010-11, respectively, against replacement of porcelain insulators under Clause (2)(v) of Regulation 9 of the 2009 Tariff Regulations, and ₹62.29 lakh, ₹111.10 lakh, ₹18.93 lakh, ₹26.33 lakh and ₹115.55 lakh for 2009-10, 2010-11, 2011-12, 2012-13 and 2013-14, respectively, for Stage-II Combined Assets against balance and retention payment after the cut-off date on account of undischarged liabilities under Clause (2)(viii) of Regulation 9 of the 2009 Tariff Regulations.

11. Clause 2(v) and (viii) of Regulation 9 of the 2009 Tariff Regulations provides as follows:-

“(2) The capital expenditure incurred on the following counts after the cut-off date may, in its discretion, be admitted by the Commission, subject to prudence check:

.....

(v) In case of transmission system any additional expenditure on items such as relays, control and instrumentation, computer system, power line carrier communication, DC batteries, replacement of switchyard equipment due to increase of fault level, emergency restoration system, insulators cleaning infrastructure, replacement of damaged equipment not covered by insurance and any other expenditure which has become necessary for successful and efficient operation of transmission system:

Provided that the details of works included in the original scope of work along with estimates of expenditure, undischarged liabilities and the works deferred for execution shall be submitted along with the application for determination of tariff.

....

(viii) Any undischarged liability towards final payment/withheld payment due to contractual exigencies for works executed within the cut-off date, after prudence



check of the details of such deferred liability, total estimated cost of package, reason for such withholding of payment and release of such payments etc.”

12. The Commission vide its order dated 7.2.2013 in Petition No. 305/2010 approved the additional capitalisation for replacement of insulators in fog and pollution affected stretches of existing Northern Region transmission lines in and around NCR and other polluted stretches by polymer (composite long rod) insulators in Northern Region. The additional capitalisation approved by the Commission in the said order for this asset is ₹590.35 lakh and ₹111.83 lakh during 2009-10 and 2010-11, respectively. The Commission in the said order also approved the de-capitalisation amounting to ₹368.93 lakh and ₹19.72 lakh during 2009-10 and 2010-11, respectively, towards old porcelain insulators. Further, the Commission at para 43 in its order dated 7.2.2013 in Petition No. 305/2010 also directed the petitioner as follows:

“The petitioner is directed to approach the Commission along with the details of Gross Block of dismantled insulators, their accumulated depreciation, dates of removal from the original transmission lines and dates on which they are capitalized at other places/regions. The petitioner is also directed to provide cost details of remaining porcelain insulators.”

13. The petitioner in instant petition for Stage-II Combined Assets has claimed actual additional capitalisation and de-capitalisation in 2009-10 and 2010-11 on account of replacement of porcelain insulators, which is same as that approved by the Commission vide its Order dated 7.2.2013 in Petition No. 305/2010. Further, the petitioner has submitted the Auditor’s Certificate to verify the actual additional capital expenditure incurred in 2009-10 and 2010-11 on account of replacement of porcelain insulators with polymer insulators and there is no variation in figures. As the Commission, vide its order dated 7.2.2013, had



approved the additional capitalisation and de-capitalisation amounts considering the gross block of the removed porcelain insulators and new polymer insulators, additional capitalisation of ₹590.35 lakh and ₹111.83 lakh and de-capitalisation of ₹368.93 lakh and ₹19.72 lakh during 2009-10 and 2010-11, respectively, is allowed towards old porcelain insulators in accordance with Clause 2(v) of Regulation 9 of the 2009 Tariff Regulations.

14. For Stage-II Combined Assets, the petitioner has claimed the additional capitalization of ₹62.29 lakh, ₹111.10 lakh, ₹18.93 lakh, ₹26.33 lakh, and ₹115.55 lakh in 2009-10, 2010-11, 2011-12, 2012-13, and 2013-14, respectively, totalling to ₹330.19 lakh for the tariff period 2009-14, against balance and retention payment after the cut-off date on account of undischarged liabilities under Clause (2)(viii) of Regulation 9 of the 2009 Tariff Regulations. In this regard, the Commission vide its letter dated 6.11.2015 asked the petitioner to provide details of retention payment made along with the name of contractor under which the retention payment has been made. The petitioner in response vide its affidavit dated 13.11.2015 and 27.11.2015 submitted the contractor-wise details of retention payment of ₹330.19 lakh.

15. The Commission in its order dated 26.3.2012 had approved additional capital expenditure of ₹96.52 lakh, ₹126.92 lakh, ₹1038.80 lakh, and ₹445.20 lakh proposed during 2009-10, 2010-11, 2012-13 and 2013-14, respectively, totalling to ₹1707.44 lakh for the tariff period 2009-14 for Stage-II Combined Assets against balance and retention payment. The actual additional capitalisation of ₹330.19 lakh claimed by petitioner on account of balance and



retention payment is within the additional capitalisation of ₹1707.44 lakh approved by the Commission on this account. Further, the petitioner has provided contractor-wise details along with the Auditor's Certificate to verify such actual additional expenditure, therefore, the additional capitalisation of ₹62.29 lakh, ₹111.10 lakh, ₹18.93 lakh, ₹26.33 lakh, and ₹115.55 lakh in 2009-10, 2010-11, 2011-12, 2012-13, and 2013-14, respectively, totalling to ₹330.19 lakh for the tariff period 2009-14 is allowed for Stage-II Combined Assets against balance and retention payment after the cut-off date on account of undischarged liabilities under Clause (2)(viii) of Regulation 9 of the 2009 Tariff Regulations.

16. The total capital cost of the transmission asset including additional capitalisation incurred during 2009-10 to 2013-14 works out to ₹79893.80 lakh. The summary of capital cost including additional capitalization is shown in Table below:-

Particulars	Admitted capital cost as on 31.3.2009	Additional Net capitalisation (after deducting de-capitalisation)					Total additional capitalisation	Total capital cost including additional capitalisation
		2009-10	2010-11	2011-12	2012-13	2013-14		
<b>(₹ in lakh)</b>								
<b>Stage-I Combined Assets</b>								
Approved in order dated 26.3.2012	8532.64	0.00	0.00	0.00	0.00	0.00	0.00	8532.64
Actual	8532.64	0.00	0.00	0.00	0.00	0.00	0.00	8532.64
<b>Stage-II Combined Assets</b>								
Approved in order dated 26.3.2012	79246.08	96.52	126.92	0.00	1038.80	445.20	1707.44	80953.52
Approved in order dated	-	221.42*	92.10*	-	-	-	313.53	313.53



Particulars	Admitted capital cost as on 31.3.2009	Additional Net capitalisation (after deducting de-capitalisation)					Total additional capitalisation	Total capital cost including additional capitalisation
		2009-10	2010-11	2011-12	2012-13	2013-14		
7.2.2013 in petition 305/2010								
Actual	79246.08	283.71 <sup>#</sup>	203.20 <sup>\$</sup>	18.93	26.33	115.55	647.72	79893.80

\*Approved vide Order dated 7.2.2013 in Petition No. 305/2010

<sup>#</sup> Addition of ₹221.42 lakh and ₹62.29 lakh

<sup>\$</sup> Addition of ₹92.10 lakh and ₹111.10 lakh

### **Debt: Equity**

17. Clause 2 of Regulation 12 of the 2009 Tariff Regulations provides that:

“In case of the generating station and the transmission system declared under commercial operation prior to 1.4.2009, debt:equity ratio allowed by the Commission for determination of tariff for the period ending 31.3.2009 shall be considered.”

18. The petitioner has claimed trued up Annual Fixed Charge based on debt:equity ratio of 77.40:22.60 for Stage-I Combined Assets and 70.50:29.50 for Stage-II Combined Assets as considered by the Commission in its order dated 26.3.2012 in Petition No. 79/TT/2011. The transmission assets covered in the instant petition were commissioned prior to 1.4.2009. The admitted debt:equity ratio of 77.40:22.60 for Stage-I Combined Assets and 70.50:29.50 for Stage-II Combined Assets as on 31.3.2009 have been considered as opening debt:equity ratio as on 1.4.2009 for the purpose of truing up of the approved tariff for tariff period 2009-14 as given under:-

Funding	Amount (₹in lakh)	(%)
<b>Stage-I Combined Assets</b>		
Debt	6604.30	77.40
Equity	1928.34	22.60
<b>Total</b>	<b>8532.64</b>	<b>100.00</b>



<b>Stage-II Combined Assets</b>		
Debt	55870.47	70.50
Equity	23375.61	29.50
<b>Total</b>	<b>79246.08</b>	<b>100.00</b>

19. The petitioner has not claimed additional capitalisation for Stage-I Combined Assets for tariff period 2009-14. With respect to additional capitalization for Stage-II Combined Assets, the petitioner has submitted the debt:equity ratio of 70:30 for 2009-10, 2010-11, 2011-12, 2012-13 and 2013-14. In this regard, the Commission vide its letter dated 16.11.2015 asked the petitioner to submit an undertaking on affidavit that the actual equity infused for the additional capital expenditure in tariff period 2009-14 is not less than 30%. The petitioner in response vide its affidavit dated 27.11.2015 submitted that as per Clause 3 of Regulation 12 of the 2009 Tariff Regulations, additional expenditure in tariff period 2009-14 is to be serviced in debt:equity ratio of 70:30. Since actual loan deployed for all the years are at 70%, balance 30% amount has been deployed as equity. Further, the actual debt and equity infused during tariff period 2009-14 as given below:-

Sl. No.	Financial Year	Total additional capitalisation (in ₹ lakh)	Actual debt (in ₹ lakh)	Actual equity (in ₹ lakh)	Debt : Equity
1	2009-10	283.71	198.60	85.11	70:30
2	2010-11	203.20	142.24	60.96	70:30
3	2011-12	18.93	13.25	5.68	70:30
4	2012-13	26.33	18.43	7.90	70:30
5	2013-14	115.55	80.89	34.66	70:30

20. Debt-equity ratio is allowed in accordance with Clause 2 of Regulation 12 of the 2009 Tariff Regulations. The overall debt equity as on 31.3.2014 including additional capitalization is as under:-



Funding	Amount (₹in lakh)	(%)
<b>Stage-I Combined Assets</b>		
Debt	6604.30	77.40
Equity	1928.34	22.60
<b>Total</b>	<b>8532.64</b>	<b>100.00</b>
<b>Stage-II Combined Assets</b>		
Debt	56323.87	70.50
Equity	23569.93	29.50
<b>Total</b>	<b>79893.80</b>	<b>100.00</b>

### **Interest on Loan (“IOL”)**

21. Regulation 16 of the 2009 Tariff Regulations provides the methodology for working out weighted average rate of interest on loan. The Commission in its earlier order dated 8.6.2011 in Petition No. 238/2010 has held that:-

“...in case of floating rate of interest, any change in the rates of interest during the tariff period will be considered at the time of true up”.

22. The petitioner has submitted the weighted average rate of interest on loan based on its actual loan portfolio and rate of interest.

23. The Commission has considered the submissions of the petitioner and accordingly calculated the IOL based on actual interest rate submitted by the petitioner, in accordance with Regulation 16 of the 2009 Tariff Regulations. The details of weighted average rate of interest are placed at **Annexure-I** and the IOL has been worked out and approved as follows:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Approved vide order dated 26.3.2012	255.12	214.81	174.06	133.11	94.06
As claimed by petitioner	250.62	209.73	174.57	133.02	91.22
Allowed after true up	250.62	209.73	174.57	133.02	91.22



Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-II Combined Assets</b>					
Approved vide order dated 26.3.2012	2439.97	2068.46	1691.81	1342.54	1016.00
As claimed by petitioner	2415.37	2048.66	1710.24	1327.95	948.63
Allowed after true up	2415.38	2048.68	1710.23	1327.94	948.60

### **Return on Equity (“ROE”)**

24. Clause (3), (4) and (5) of the Regulation 15 of the 2009 Tariff Regulations provide that:

“(3) The rate of return on equity shall be computed by grossing up the base rate with the Minimum Alternate/Corporate Income Tax Rate for the year 2008-09, as per the Income Tax Act, 1961, as applicable to the concerned generating company or the transmission licensee, as the case may be.

(4) Rate of return on equity shall be rounded off to three decimal points and be computed as per the formula given below:

Rate of pre-tax return on equity = Base rate / (1-t)

Where “t” is the applicable tax rate in accordance with clause (3) of this regulation.

(5) The generating company or the transmission licensee, as the case may be, shall recover the shortfall or refund the excess Annual Fixed Charge on account of Return on Equity due to change in applicable Minimum Alternate/Corporate Income Tax Rate as per the Income Tax Act, 1961 (as amended from time to time) of the respective financial year directly without making any application before the Commission:

Provided further that Annual Fixed Charge with respect to the tax rate applicable to the generating company or the transmission licensee, as the case may be, in line with the provisions of the relevant Finance Acts of the respective year during the tariff period shall be trued up in accordance with Regulation 6 of these regulations.”

25. The petitioner has submitted that MAT rate of 11.330% applicable for 2008-09 was considered in the order dated 26.3.2012. However, for truing up purpose, the computation of RoE for the tariff period 2009-14 has been done on the basis of actual MAT rate applicable during 2009-14. The petitioner has





submitted the variation in the MAT rate during 2009-14 as per the Finance Act of the relevant year for the purpose of grossing up of ROE, as below:-

Particulars	MAT Rate	Grossed up RoE (Base rate/(1-t))
2009-10	16.995 %	18.674%
2010-11	19.931 %	19.358%
2011-12	20.008 %	19.377%
2012-13	20.008 %	19.377%
2013-14	20.961 %	19.610%

26. Accordingly, the RoE as trued up is shown in the table below:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Approved vide order dated 26.3.2012	337.09	337.09	337.09	337.09	337.09
As claimed by petitioner	360.10	373.29	373.65	373.65	378.15
Allowed after true up	360.10	373.29	373.65	373.65	378.15
<b>Stage-II Combined Assets</b>					
Approved vide order dated 26.3.2012	4088.82	4094.68	4098.01	4125.25	4164.16
As claimed by petitioner	4373.11	4547.43	4558.35	4559.67	4618.67
Allowed after true up	4373.11	4547.43	4558.35	4559.66	4618.66

27. The return on equity allowed in the instant order is more than the return on equity allowed vide order 26.3.2012, due to increase in the applicable MAT rate for the purpose of grossing up of base rate of return on equity.

### **Depreciation**

28. Clause (42) of Regulation 3 of the 2009 Tariff Regulations defines useful life as follows:-

“**useful life**’ in relation to a unit of a generating station and transmission system from the COD shall mean the following, namely:-

.....	
(c) AC and DC sub-station	25 years
(d) Hydro generating station	35 years
(e) Transmission line	35 years”



29. Further, Clause (4) of Regulation 17 of the 2009 Tariff Regulations provides as follows:-

**"17. Depreciation:**

...

(4) Depreciation shall be calculated annually based on Straight Line Method and at rates specified in Appendix-III to these regulations for the assets of the generating station and transmission system:

Provided that, the remaining depreciable value as on 31st March of the year closing after a period of 12 years from date of commercial operation shall be spread over the balance useful life of the assets."

30. The Commission, in its order dated 26.3.2012, has worked out the depreciation in accordance with Regulation 17 of the 2009 Tariff Regulations.

31. As per Regulations 3(42) and 17 (4) of the 2009 Tariff Regulations, useful life for transmission line and sub-station is 35 years and 25 years, respectively. For the purpose of calculation, the life of Buildings and Civil Works and PLCC has been considered as 25 years. In the present case, weighted average value of asset as on COD has been considered to work out the weighted average life of the transmission system as 30 years for Stage-I Combined Assets and 33 years for Stage-II Combined Assets.

32. The depreciation for the tariff period 2009-14 has been worked out in accordance with Regulation 17 of the 2009 Tariff Regulations based on admitted capital expenditure and additional capitalisation as under:-



(₹ in lakh)

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Approved vide order dated 26.3.2012	430.40	430.40	430.40	430.40	430.40
As claimed by petitioner	430.40	430.40	430.40	430.40	430.40
Allowed after true up	430.40	430.40	430.40	430.40	430.40
<b>Stage-II Combined Assets</b>					
Approved vide order dated 26.3.2012	4101.73	4107.63	4110.98	4110.98	4110.98
As claimed by petitioner	4106.63	4119.44	4125.31	4126.50	4130.25
Allowed after true up	4106.63	4119.45	4125.31	4126.50	4130.25

### Operation & Maintenance Expenses (“O&M Expenses”)

33. The petitioner has computed O&M Expenses for the Stage-I Combined Assets mentioned in the petition, in accordance with the O&M norms for 400 kV D/C twin conductor transmission line, 400 kV bay and 220 kV bay specified in Regulation 19(g) of the 2009 Tariff Regulations. Accordingly, the O&M Expenses for Stage-I Combined Assets have been worked out as given below:-

(₹ in lakh)

Stage-I Combined Assets						
Particulars		2009-10	2010-11	2011-12	2012-13	2013-14
Actual line length (km)	Double Circuit (Twin & Triple Conductor)	59.868	59.868	59.868	59.868	59.868
	400 kV Bays	6	6	6	6	6
Actual (No. of bays)	220 kV Bays	6	6	6	6	6
	Double Circuit (Twin & Triple Conductor) (₹ lakh/km)	0.627	0.663	0.701	0.741	0.783
Norms as per Regulation	400 kV Bays (₹ lakh/bay)	52.40	55.40	58.57	61.92	65.46
	220 kV Bays (₹ lakh/bay)	36.68	38.78	41.00	43.34	45.82
<b>Total (₹ in lakh)</b>		<b>572.02</b>	<b>604.77</b>	<b>639.39</b>	<b>675.92</b>	<b>714.56</b>



34. Further, the petitioner has computed O&M Expenses for Stage-II Combined Assets mentioned in the petition, in accordance with the O&M norms for 765 kV S/C transmission line with four conductor, 400 kV S/C twin conductor transmission line, 400 kV bay and 220 kV bay specified in Regulation 19(g) of the 2009 Tariff Regulations. Accordingly, the O&M Expenses have been worked out as given below:-

**(₹ in lakh)**

Stage-II Combined Assets						
Particulars		2009-10	2010-11	2011-12	2012-13	2013-14
Actual line length (km)	Single Circuit (Bundled conductor with four sub-conductors)	369.489	369.489	369.489	369.489	369.489
	Single Circuit (Twin Conductor)	37.387	37.387	37.387	37.387	37.387
Actual (No. of bays)	400 kV Bays	8	8	8	8	8
	220 kV Bays	4	4	4	4	4
Norms as per Regulation	Single Circuit (Bundled conductor with four or more sub-conductors) (₹ lakh/km)	0.537	0.568	0.6	0.635	0.671
	Single Circuit (Twin & Triple Conductor) (₹ lakh/km)	0.358	0.378	0.4	0.423	0.447
	400 kV Bays (₹ lakh/bay)	52.40	55.40	58.57	61.92	65.46
	220 kV Bays (₹ lakh/bay)	36.68	38.78	41.00	43.34	45.82
<b>Total (₹ in lakh)</b>		<b>777.72</b>	<b>822.32</b>	<b>869.21</b>	<b>919.16</b>	<b>971.60</b>

35. The O&M Expenses claimed by the petitioner for tariff period 2009-14 are same as that was approved in the tariff order dated 26.3.2012 in Petition No.



79/TT/2011. Accordingly, the O&M Expenses claimed by the petitioner, allowed and trued up are the same, and they are as follows:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Approved vide order dated 26.3.2012	572.02	604.77	639.39	675.92	714.56
As claimed by petitioner	572.02	604.77	639.39	675.92	714.56
Allowed after true up	572.02	604.77	639.39	675.92	714.56
<b>Stage-II Combined Assets</b>					
Approved vide order dated 26.3.2012	777.72	822.32	869.21	919.16	971.60
As claimed by petitioner	777.72	822.32	869.21	919.16	971.60
Allowed after true up	777.72	822.32	869.21	919.16	971.60

### **Interest on working capital (“IWC”)**

36. Sub-clause (c) of clause (1) of Regulation 18 of the 2009 Tariff Regulations provides the components of the working capital for the transmission system and clause (3) of Regulation 18 of the 2009 Tariff Regulations provides for the rate of interest on working capital.

37. The petitioner has submitted that the rate of interest on working capital has been considered as 12.25% as per Clause (3) of Regulation 18 of the 2009 Tariff Regulations and the components of working capital are also considered in accordance with Sub-clause (c) of Clause (1) of Regulation 18 of the 2009 Tariff Regulations.

38. The Commission in its order dated 26.3.2012 in Petition No. 79/TT/2011 approved rate of interest on working capital of 12.25% applicable for 2008-09. In accordance with Clause (3) of Regulation 18 of the 2009 Tariff Regulations, rate of interest on working capital shall be on normative basis and in case of



transmission assets declared under commercial operation prior to 1.4.2009, shall be equal to short-term Prime Lending Rate as applicable as on 1.4.2009. State Bank of India short-term Prime Lending Rate on 1.4.2009 was 12.25%. Therefore, interest rate of 12.25% has been considered to work out the interest on working capital in the instant case.

39. The IWC trued up is as under:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Maintenance Spares	85.80	90.72	95.91	101.39	107.18
O & M Expenses	47.67	50.40	53.28	56.33	59.55
Receivables	277.24	278.26	278.40	277.72	278.14
Total	410.71	419.37	427.59	435.44	444.87
Rate of Interest	12.25%	12.25%	12.25%	12.25%	12.25%
<b>Interest</b>	<b>50.31</b>	<b>51.37</b>	<b>52.38</b>	<b>53.34</b>	<b>54.50</b>
<b>Stage-II Combined Assets</b>					
Maintenance Spares	116.66	123.35	130.38	137.87	145.74
O & M Expenses	64.81	68.53	72.43	76.60	80.97
Receivables	1989.80	1967.06	1920.53	1864.66	1819.97
Total	2171.27	2158.93	2123.35	2079.13	2046.68
Rate of Interest	12.25%	12.25%	12.25%	12.25%	12.25%
<b>Interest</b>	<b>265.98</b>	<b>264.47</b>	<b>260.11</b>	<b>254.69</b>	<b>250.72</b>

40. The IWC claimed by the petitioner, allowed and trued up are as shown in the table below:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Approved vide order dated 26.3.2012	49.93	50.72	51.61	52.58	53.70
As claimed by petitioner	50.31	51.37	52.38	53.34	54.50
Allowed after true up	50.31	51.37	52.38	53.34	54.50
<b>Stage-II Combined Assets</b>					



Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
Approved vide order dated 26.3.2012	260.47	255.20	249.83	245.62	242.25
As claimed by petitioner	265.98	264.47	260.11	254.69	250.72
Allowed after true up	265.98	264.47	260.11	254.69	250.72

41. The IWC has increased on account of increase in receivables due to variation in ROE on account of applicable MAT rate during the 2009-14 tariff period.

### **ANNUAL FIXED CHARGES FOR 2009-14 TARIFF PERIOD**

42. The detailed computation of the various components of the trued up annual fixed charges for the Stage-I Combined Assets for the tariff period 2009-14 is summarised below:-

(₹ in lakh)

Stage-I Combined Assets					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Gross Block</b>					
Opening Gross Block	8532.64	8532.64	8532.64	8532.64	8532.64
Additional Capitalization	0.00	0.00	0.00	0.00	0.00
Closing Gross block	8532.64	8532.64	8532.64	8532.64	8532.64
Average Gross block	8532.64	8532.64	8532.64	8532.64	8532.64
<b>Depreciation</b>					
Rate of Depreciation	5.044	5.044	5.044	5.044	5.044
Depreciable Value	7495.398	7495.398	7495.398	7495.398	7495.398
Elapsed Life of the assets at beginning of the year	5	6	7	8	9
Weighted Balance Useful life of the assets	25	24	23	22	21
Remaining Depreciable Value	4245.52	3815.12	3384.73	2954.33	2523.94
Depreciation	430.40	430.40	430.40	430.40	430.40
<b>Interest on Loan</b>					
Gross Normative Loan	6604.30	6604.30	6604.30	6604.30	6604.30



Stage-I Combined Assets					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
Cumulative Repayment upto Previous Year	3416.53	3846.93	4277.32	4707.72	5138.11
Net Loan-Opening	3187.77	2757.37	2326.98	1896.58	1466.19
Additions	0.00	0.00	0.00	0.00	0.00
Repayment during the year	430.40	430.40	430.40	430.40	430.40
Net Loan-Closing	2757.37	2326.98	1896.58	1466.19	1035.79
Average Loan	2972.57	2542.18	2111.78	1681.39	1250.99
Weighted Average Rate of Interest on Loan (%)	8.4310	8.2501	8.2663	7.9114	7.2915
Interest	250.62	209.73	174.57	133.02	91.22
<b>Return on Equity</b>					
Opening Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Additions	0.0	0.0	0.0	0.0	0.0
Closing Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Average Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Return on Equity (Base Rate) (%)	15.500	15.500	15.500	15.500	15.500
MAT rate for the respective year (%)	16.995	19.931	20.008	20.008	20.961
Rate of Return on Equity (Pre Tax) (%)	18.674	19.358	19.377	19.377	19.610
Return on Equity (Pre Tax)	360.10	373.29	373.65	373.65	378.15
<b>Interest on Working Capital</b>					
Maintenance Spares	85.80	90.72	95.91	101.39	107.18
O & M Expenses	47.67	50.40	53.28	56.33	59.55
Receivables	277.24	278.26	278.40	277.72	278.14
Total	410.71	419.37	427.59	435.44	444.87
Interest	50.31	51.37	52.38	53.34	54.50
<b>Annual Transmission Charges</b>					
Depreciation	430.40	430.40	430.40	430.40	430.40
Interest on Loan	250.62	209.73	174.57	133.02	91.22
Return on Equity	360.10	373.29	373.65	373.65	378.15
Interest on Working Capital	50.31	51.37	52.38	53.34	54.50
O & M Expenses	572.02	604.77	639.39	675.92	714.56





Stage-I Combined Assets					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Total</b>	<b>1663.44</b>	<b>1669.56</b>	<b>1670.38</b>	<b>1666.33</b>	<b>1668.81</b>

43. The detailed computation of the various components of the trued up annual fixed charges for the Stage-II Combined Assets for the tariff period 2009-14 is summarised below:-

(₹ in lakh)

Stage-II Combined Assets					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Gross Block</b>					
Opening Gross Block	79246.08	79529.79	79732.99	79751.92	79778.25
Additional Capitalization	283.71	203.20	18.93	26.33	115.55
Closing Gross block	79529.79	79732.99	79751.92	79778.25	79893.80
Average Gross block	79387.94	79631.39	79742.46	79765.09	79836.03
<b>Depreciation</b>					
Rate of Depreciation	5.173	5.173	5.173	5.173	5.173
Depreciable Value	70202.57	70421.68	70521.64	70542.01	70605.85
Elapsed Life of the assets at beginning of the year	2	3	4	5	6
Weighted Balance Useful life of the assets	31	30	29	28	27
Remaining Depreciable Value	56301.72	52414.20	48394.71	44289.77	40227.11
Depreciation	4106.63	4119.45	4125.31	4126.50	4130.25
<b>Interest on Loan</b>					
Gross Normative Loan	55870.47	56069.07	56211.31	56224.56	56242.99
Cumulative Repayment upto Previous Year	25739.34	29845.97	33965.42	38090.73	42217.23
Net Loan-Opening	30131.13	26223.10	22245.89	18133.83	14025.76
Additions	198.60	142.24	13.25	18.43	80.89
Repayment during the year	4106.63	4119.45	4125.31	4126.50	4130.25
Net Loan-Closing	26223.10	22245.89	18133.83	14025.76	9976.39
Average Loan	28177.11	24234.49	20189.86	16079.80	12001.08
Weighted Average Rate of Interest on Loan	8.5721	8.4536	8.4707	8.2585	7.9043



Stage-II Combined Assets					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
Interest	2415.38	2048.68	1710.23	1327.94	948.60
<b>Return on Equity</b>					
Opening Equity	23375.61	23460.72	23521.68	23527.36	23535.26
Additions	85.11	60.96	5.68	7.90	34.67
Closing Equity	23460.72	23521.68	23527.36	23535.26	23569.93
Average Equity	23418.17	23491.20	23524.52	23531.31	23552.59
Return on Equity (Base Rate )	15.50	15.50	15.50	15.50	15.50
MAT rate for the respective year (%)	16.995	19.931	20.008	20.008	20.961
Rate of Return on Equity (Pre Tax )	18.674	19.358	19.377	19.377	19.610
Return on Equity (Pre Tax)	4373.11	4547.43	4558.35	4559.66	4618.66
<b>Interest on Working Capital</b>					
Maintenance Spares	116.66	123.35	130.38	137.87	145.74
O & M Expenses	64.81	68.53	72.43	76.60	80.97
Receivables	1989.80	1967.06	1920.53	1864.66	1819.97
Total	2171.27	2158.93	2123.35	2079.13	2046.68
Interest	265.98	264.47	260.11	254.69	250.72
<b>Annual Transmission Charges</b>					
Depreciation	4106.63	4119.45	4125.31	4126.50	4130.25
Interest on Loan	2415.38	2048.68	1710.23	1327.94	948.60
Return on Equity	4373.11	4547.43	4558.35	4559.66	4618.66
Interest on Working Capital	265.98	264.47	260.11	254.69	250.72
O & M Expenses	777.72	822.32	869.21	919.16	971.60
<b>Total</b>	<b>11938.82</b>	<b>11802.34</b>	<b>11523.20</b>	<b>11187.96</b>	<b>10919.83</b>



## **DETERMINATION OF ANNUAL TRANSMISSION CHARGES FOR 2014-19**

44. The petitioner has claimed the transmission charges as under:-

	(₹ in lakh)				
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Depreciation	430.40	430.40	68.49	68.49	68.49
Interest on Loan	54.78	21.71	5.01	1.38	0.36
Return on Equity	378.15	378.15	378.15	378.15	378.15
Interest on Working Capital	56.19	56.63	49.16	50.37	51.67
O & M Expenses	657.39	679.22	701.78	725.06	749.11
<b>Total</b>	<b>1576.91</b>	<b>1566.11</b>	<b>1202.59</b>	<b>1223.45</b>	<b>1247.78</b>
<b>Stage-II Combined Assets</b>					
Depreciation	4133.97	4134.64	4134.64	4134.64	4134.64
Interest on Loan	597.40	264.04	53.65	0.00	0.00
Return on Equity	4622.81	4623.56	4623.56	4623.56	4623.56
Interest on Working Capital	264.49	258.50	255.33	255.85	257.65
O & M Expenses	890.25	920.14	950.41	982.14	1014.63
<b>Total</b>	<b>10508.92</b>	<b>10200.88</b>	<b>10017.59</b>	<b>9996.19</b>	<b>10030.48</b>

45. The details submitted by the petitioner in support of its claim for interest on working capital are given hereunder:-

	(₹ in lakh)				
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Maintenance Spares	98.61	101.88	105.27	108.76	112.37
O & M Expenses	54.78	56.60	58.48	60.42	62.43
Receivables	262.82	261.02	200.43	203.91	207.97
<b>Total</b>	<b>416.21</b>	<b>419.50</b>	<b>364.18</b>	<b>373.09</b>	<b>382.76</b>
Rate of Interest	13.50%	13.50%	13.50%	13.50%	13.50%
<b>Interest</b>	<b>56.19</b>	<b>56.63</b>	<b>49.16</b>	<b>50.37</b>	<b>51.67</b>
<b>Stage-II Combined Assets</b>					
Maintenance Spares	133.54	138.02	142.56	147.32	152.19
O & M Expenses	74.19	76.68	79.20	81.85	84.55
Receivables	1751.49	1700.15	1669.60	1666.03	1671.75
<b>Total</b>	<b>1959.21</b>	<b>1914.85</b>	<b>1891.36</b>	<b>1895.20</b>	<b>1908.49</b>
Rate of Interest	13.50%	13.50%	13.50%	13.50%	13.50%
<b>Interest</b>	<b>264.49</b>	<b>258.50</b>	<b>255.33</b>	<b>255.85</b>	<b>257.65</b>



## **Capital Cost**

46. Clause (1) and (3) of Regulation 9 of the 2014 Tariff Regulations provide as follows:-

“(1) The Capital cost as determined by the Commission after prudence check in accordance with this regulation shall form the basis of determination of tariff for existing and new projects.”

“(3) The Capital cost of an existing project shall include the following:  
(a) the capital cost admitted by the Commission prior to 1.4.2014 duly trued up by excluding liability, if any, as on 1.4.2014;  
(b) additional capitalization and de-capitalization for the respective year of tariff as determined in accordance with Regulation 14; and  
(c) expenditure on account of renovation and modernisation as admitted by this Commission in accordance with Regulation 15.”

47. For Stage-I Combined Assets, the petitioner has claimed the capital expenditure of ₹8632.64 lakh as on 31.3.2009 in accordance with order dated 26.3.2012 in Petition No. 79/TT/2011. Further, the petitioner has not projected any additional capital expenditure during the tariff period 2014-19.

48. For Stage-II Combined Assets, the petitioner has claimed capital expenditure of ₹79893.80 lakh as on 31.3.2014 including additional capitalization of ₹1036.37 lakh and de-capitalization of ₹388.65 lakh during the 2009-14 tariff period.

49. The trued up capital cost of ₹8632.64 lakh for Stage-I Combined Assets and ₹79893.80 lakh for Stage-II Combined Assets as on 1.4.2014 is considered for the purpose of tariff for tariff period 2014-19.

## **Additional Capital Expenditure**

50. The petitioner has not claimed any additional capital expenditure for 2014-19 tariff period for Stage-I Combined Assets.



51. The petitioner has claimed the additional capitalization of ₹25.33 lakh for Stage-II Combined Assets for 2014-15 against balance and retention payment after the cut-off date on account of undischarged liabilities under Clause (2)(iv) of Regulation 14 of the 2014 Tariff Regulations. In this regard, the Commission vide its letter dated 6.11.2015 asked the petitioner to provide details of retention payment made along with the name of contractor under which the retention payment of ₹25.33 lakh has been made. In this regard, the petitioner has not provided any reply.

52. During the hearing held on 16.11.2015, the petitioner was asked to clarify that whether all the balance/retention payments for assets under this petition have been made or some payments are still to be made. In this regard, the petitioner has clarified that all the payments are made and no such payment is to be made in future.

53. Clause (2)(iv) of Regulation 14 of the 2014 Tariff Regulations provides as follows:-

“(2) The capital expenditure incurred or projected to be incurred in respect of the new project on the following counts within the original scope of work after the cut-off date may be admitted by the Commission, subject to prudence check:

.....

(iv) Any liability for works executed prior to the cut-off date, after prudence check of the details of such undischarged liability, total estimated cost of package, reasons for such withholding of payment and release of such payments etc.”

54. The total capital cost of the transmission asset for Stage-II including additional capitalisation of ₹25.33 lakh works out to ₹79919.13 lakh. The Commission in its order dated 26.3.2012 had approved additional capital



expenditure of ₹96.52 lakh, ₹126.92 lakh, ₹1038.80 lakh and ₹445.20 lakh proposed during 2009-10, 2010-11, 2012-13 and 2013-14, respectively, totalling to ₹1707.44 lakh for the tariff period 2009-14 for Stage-II Combined Assets against balance and retention payment after the cut-off date on account of undischarged liabilities. Against this, the actual capital expenditure in tariff block 2009-14 is ₹330.19 lakh on account of balance and retention payment after the cut-off date on account of undischarged liabilities, which has been approved by the Commission in this instant order. We have considered the petitioner's submission of additional capitalisation of ₹25.33 lakh in 2014-15 as the same is mainly towards balance and retention payment after the cut-off date on account of undischarged liabilities, and is within the total additional capitalisation approved by the Commission. Accordingly, additional capitalisation of ₹25.33 lakh in 2014-15 claimed by the petitioner is approved in accordance with Clause (2)(iv) of Regulation 14 of the 2014 Tariff Regulations subject to truing up. The total capital cost including additional capitalisation during 2014-19 period considered by the Commission is given in table below:-

**(₹ in lakh)**

Particulars	Capital cost as on 31.3.2014	Additional capitalisation					Total additional capitalisation	Total capital cost including additional capitalisation
		2014-15	2015-16	2016-17	2017-18	2018-19		
Stage-I Combined Assets	8532.64	0.00	0.00	0.00	0.00	0.00	0.00	8532.64
Stage-II Combined Assets	79893.80	25.33	0.00	0.00	0.00	0.00	25.33	79919.13



### **Debt: Equity Ratio**

55. Clause 3 and 4 of Regulation 19 of the 2014 Tariff Regulations provides as under:-

“(3) In case of the generating station and the transmission system declared under commercial operation prior to 1.4.2014, debt:equity ratio allowed by the Commission for determination of tariff for the period ending 31.3.2014 shall be considered.

(4) In case of the generating station and the transmission system including communication system declared under commercial operation prior to 1.4.2014, but where debt: equity ratio has not been determined by the Commission for determination of tariff for the period ending 31.3.2014, the Commission shall approve the debt:equity ratio based on actual information provided by the generating company or the transmission licensee as the case may be.”

56. The petitioner has considered debt:equity ratio as 77.40:22.60 for Stage-I Combined Assets and 70.50:29.50 for Stage-II Combined Assets. Debt equity ratio of 77.40:22.60 for Stage-I Combined Assets and 70.50:29.50 for Stage-II Combined Assets as on 31.3.2009 was considered by the Commission in its order dated 26.3.2012 in Petition No. 79/TT/2011. In respect of additional capital expenditure in tariff period 2009-14, debt-equity ratio of 70:30 has been adopted as mandated under Clause 3 of Regulation 12 of the 2009 Tariff Regulations. Accordingly, we have considered the debt-equity ratio of 77.40:22.60 for Stage-I Combined Assets and 70.50:29.50 for Stage-II Combined Assets as on 31.3.2014, as the debt-equity ratio as on 01.04.2014. The details of the opening debt:equity considered for the purpose of tariff for 2014-19 tariff period is as follows:-

Funding	Amount (₹in lakh)	(%)
<b>Stage-I Combined Assets</b>		
Debt	6604.30	77.40
Equity	1928.34	22.60
<b>Total</b>	<b>8532.64</b>	<b>100.00</b>
<b>Stage-II Combined Assets</b>		
Debt	56323.87	70.50



Funding	Amount (₹in lakh)	(%)
Equity	23569.93	29.50
<b>Total</b>	<b>79893.80</b>	<b>100.00</b>

57. The debt:equity ratio for additional capitalisation proposed during the tariff period 2014-19 is considered on normative basis, i.e., 70:30.

### **Interest on Loan (“IOL”)**

58. Clause (5) & (6) of Regulation 26 of the 2014 Tariff Regulations are reproduced as under:-

“(5) The rate of interest shall be the weighted average rate of interest calculated on the basis of the actual loan portfolio after providing appropriate accounting adjustment for interest capitalized:

Provided that if there is no actual loan for a particular year but normative loan is still outstanding, the last available weighted average rate of interest shall be considered:

Provided further that if the generating station or the transmission system, as the case may be, does not have actual loan, then the weighted average rate of interest of the generating company or the transmission licensee as a whole shall be considered.

(6) The interest on loan shall be calculated on the normative average loan of the year by applying the weighted average rate of interest.”

59. The weighted average rate of IOL has been considered on the basis of rate prevailing as on 1.4.2014.

60. The IOL has been worked out in accordance with Regulation 26 of the 2014 Tariff Regulations. The details of weighted average rate of interest are placed at **Annexure-II** and the IOL has been worked out and allowed as follows:-

(₹ in lakh)					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Stage-I Combined Assets</b>					
Gross Normative Loan	6604.30	6604.30	6604.30	6604.30	6604.30





Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Repayment upto Previous Year	5568.51	5998.90	6429.30	6497.78	6566.27
Net Loan-Opening	1035.79	605.40	175.00	106.52	38.03
Addition due to Additional Capitalization	0.00	0.00	0.00	0.00	0.00
Repayment during the year	430.40	430.40	68.49	68.49	38.03
Net Loan-Closing	605.40	175.00	106.52	38.03	0.00
Average Loan	820.59	390.20	140.76	72.27	19.01
Weighted Average Rate of Interest on Loan(%)	6.6624	5.5521	3.5702	1.9435	1.9605
<b>Interest</b>	<b>54.67</b>	<b>21.66</b>	<b>5.03</b>	<b>1.40</b>	<b>0.37</b>
<b>Stage-II Combined Assets</b>					
Gross Normative Loan	56323.87	56341.61	56341.61	56341.61	56341.61
Cumulative Repayment upto Previous Year	46347.48	50481.45	54616.09	56341.61	56341.61
Net Loan-Opening	9976.39	5860.15	1725.52	0.00	0.00
Addition due to Additional Capitalization	17.73	0.00	0.00	0.00	0.00
Repayment during the year	4133.97	4134.64	1725.52	0.00	0.00
Net Loan-Closing	5860.15	1725.52	0.00	0.00	0.00
Average Loan	7918.27	3792.84	862.76	0.00	0.00
Weighted Average Rate of Interest on Loan(%)	7.5448	6.9620	6.2197	5.7941	5.5887
<b>Interest</b>	<b>597.42</b>	<b>264.06</b>	<b>53.66</b>	<b>0.00</b>	<b>0.00</b>

### **Return on Equity (“ROE”)**

61. Clause (1) and (2) of Regulation 24 and Clause (2) of Regulation 25 of the 2014 Tariff Regulations specify as under:-

**“24. Return on Equity:** (1) Return on equity shall be computed in rupee terms, on the equity base determined in accordance with regulation 19.  
(2) Return on equity shall be computed at the base rate of 15.50% for thermal generating stations, transmission system including communication system....  
.....”

**“25. Tax on Return on Equity:**

(2) Rate of return on equity shall be rounded off to three decimal places and shall be computed as per the formula given below:

Rate of pre-tax return on equity = Base rate / (1-t)



Where “t” is the effective tax rate in accordance with Clause (1) of this regulation and shall be calculated at the beginning of every financial year based on the estimated profit and tax to be paid estimated in line with the provisions of the relevant Finance Act applicable for that financial year to the company on pro-rata basis by excluding the income of non-generation or non-transmission business, as the case may be, and the corresponding tax thereon. In case of generating company or transmission licensee paying Minimum Alternate Tax (MAT), “t” shall be considered as MAT rate including surcharge and cess.”

62. The petitioner has computed ROE at the rate of 19.610% after grossing up the ROE with MAT rate as per the above Regulation. The petitioner has further submitted that the grossed up ROE is subject to truing up based on the actual tax paid along with any additional tax or interest, duly adjusted for any refund of tax including the interest received from IT authorities, pertaining to the tariff period 2014-19 on actual gross income of any financial year. Any under-recovery or over-recovery of grossed up ROE after truing up shall be recovered or refunded to the beneficiaries on year to year basis.

63. The petitioner has further submitted that adjustment due to any additional tax demand including interest duly adjusted for any refund of the tax including interest received from IT authorities shall be recoverable/adjustable after completion of income tax assessment of the financial year.

64. We have considered the submissions made by the petitioner. Regulation 24 read with Regulation 25 of the 2014 Tariff Regulations provides for grossing up of return on equity with the effective tax rate for the purpose of return on equity. It further provides that in case the generating company or transmission licensee is paying Minimum Alternative Tax (MAT), the MAT rate including surcharge and cess will be considered for the grossing up of return on equity.



The petitioner has submitted that MAT rate is applicable to the petitioner's company. Accordingly, the MAT rate applicable during 2013-14 has been considered for the purpose of allowing return on equity, which shall be trued up with actual tax rate in accordance with Regulation 25 (3) of the 2014 Tariff Regulations. Accordingly, the ROE determined by the Commission is given below:-

<b>(₹ in lakh)</b>					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Stage-I Combined Assets</b>					
Opening Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Addition due to Additional Capitalization	0.00	0.00	0.00	0.00	0.00
Closing Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Average Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Return on Equity Base Rate (%)	15.500	15.500	15.500	15.500	15.500
MAT Rate for the year (%)	20.961	20.961	20.961	20.961	20.961
Rate of Return of Equity (Pre-Tax) (%)	19.610	19.610	19.610	19.610	19.610
<b>Return on Equity (Pre-Tax)</b>	<b>378.15</b>	<b>378.15</b>	<b>378.15</b>	<b>378.15</b>	<b>378.15</b>
<b>Stage-II Combined Assets</b>					
Opening Equity	23569.93	23577.53	23577.53	23577.53	23577.53
Addition due to Additional Capitalization	7.60	0.00	0.00	0.00	0.00
Closing Equity	23577.53	23577.53	23577.53	23577.53	23577.53
Average Equity	23573.73	23577.53	23577.53	23577.53	23577.53
Return on Equity Base Rate (%)	15.50	15.50	15.50	15.50	15.50
MAT Rate for the year(%)	20.961	20.961	20.961	20.961	20.961
Rate of Return of Equity(Pre-Tax)(%)	19.610	19.610	19.610	19.610	19.610
<b>Return on Equity(Pre-Tax)</b>	<b>4622.81</b>	<b>4623.55</b>	<b>4623.55</b>	<b>4623.55</b>	<b>4623.55</b>



## Depreciation

65. Clause (2), (5) and (6) of Regulation 27 of the 2014 Tariff Regulations provide as follows:-

**"27. Depreciation:**

...(2) The value base for the purpose of depreciation shall be the capital cost of the asset admitted by the Commission. In case of multiple units of a generating station or multiple elements of transmission system, weighted average life for the generating station of the transmission system shall be applied. Depreciation shall be chargeable from the first year of commercial operation. In case of commercial operation of the asset for part of the year, depreciation shall be charged on pro rata basis

...

(5) Depreciation shall be calculated annually based on Straight Line Method and at rates specified in **Appendix-II** to these regulations for the assets of the generating station and transmission system:

Provided that the remaining depreciable value as on 31st March of the year closing after a period of 12 years from the effective date of commercial operation of the station shall be spread over the balance useful life of the assets.

(6) In case of the existing projects, the balance depreciable value as on 1.4.2014 shall be worked out by deducting the cumulative depreciation as admitted by the Commission upto 31.3.2014 from the gross depreciable value of the assets."

66. The petitioner has computed depreciation considering capital expenditure of ₹8632.64 lakh for Stage-I Combined Assets and ₹79893.80 lakh for Stage-II Combined Assets as on 31.3.2014.

67. We have considered the submission made by the petitioner with reference to depreciation. Depreciation is allowed as provided under Regulation 27 of the 2014 Tariff Regulations. The details of the depreciation allowed are given hereunder:-



(₹ in lakh)

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Stage-I Combined Assets</b>					
Opening Gross block	8532.64	8532.64	8532.64	8532.64	8532.64
Additions during the year due to projected additional capitalization	0.00	0.00	0.00	0.00	0.00
Closing Gross block	8532.64	8532.64	8532.64	8532.64	8532.64
Rate of Depreciation (%)	5.044	5.044	0.803	0.803	0.803
Depreciable Value	7495.40	7495.40	7495.40	7495.40	7495.40
Elapsed Life of the assets at beginning of the year	10	11	12	13	14
Weighted Balance Useful life of the assets	20	19	18	17	16
Remaining Depreciable Value	2093.54	1663.14	1232.75	1164.26	1095.78
<b>Depreciation</b>	<b>430.40</b>	<b>430.40</b>	<b>68.49</b>	<b>68.49</b>	<b>68.49</b>
<b>Stage-II Combined Assets</b>					
Opening Gross block	79893.80	79919.13	79919.13	79919.13	79919.13
Additions during the year due to projected additional capitalization	25.33	0.00	0.00	0.00	0.00
Closing Gross block	79919.13	79919.13	79919.13	79919.13	79919.13
Rate of Depreciation	5.174	5.174	5.174	5.174	5.174
Depreciable Value	70669.25	70680.65	70680.65	70680.65	70680.65
Elapsed Life of the assets at beginning of the year	7	8	9	10	11
Weighted Balance Useful life of the assets	26	25	24	23	22
Remaining Depreciable Value	36160.26	32037.68	27903.05	23768.41	19633.77
<b>Depreciation</b>	<b>4133.97</b>	<b>4134.64</b>	<b>4134.64</b>	<b>4134.64</b>	<b>4134.64</b>

### **Operation & Maintenance Expenses (“O&M Expenses”)**

68. The petitioner has computed normative O&M Expenses as per sub-clause (a) of Clause (3) of Regulation 29 of the 2014 Tariff Regulations. Accordingly, the petitioner’s entitlement of O&M Expenses for Stage-I Combined Assets and Stage-II Combined Assets has been worked out as given hereunder:-

Stage-I Combined Assets						
Particulars		2014-15	2015-16	2016-17	2017-18	2018-19
Actual line length (km)	Double Circuit (Twin & Triple Conductor)	59.868	59.868	59.868	59.868	59.868



Stage-I Combined Assets						
Particulars		2014-15	2015-16	2016-17	2017-18	2018-19
Actual (No. of bays)	400 kV Bays	6	6	6	6	6
	220 kV Bays	6	6	6	6	6
Norms as per Regulation	Double Circuit (Twin & Triple Conductor) (₹ lakh/km)	0.707	0.731	0.755	0.78	0.806
	400 kV Bays (₹ lakh/bay)	60.30	62.30	64.37	66.51	68.71
	220 kV Bays (₹ lakh/bay)	42.21	43.61	45.06	46.55	48.10
<b>Total (₹ in lakh)</b>		<b>657.39</b>	<b>679.22</b>	<b>701.78</b>	<b>725.06</b>	<b>749.11</b>

(₹ in lakh)

Stage-II Combined Assets						
Particulars		2014-15	2015-16	2016-17	2017-18	2018-19
Actual line length (km)	Single Circuit (Bundled conductor with four sub-conductors)	369.489	369.489	369.489	369.489	369.489
	Single Circuit (Twin Conductor)	37.387	37.387	37.387	37.387	37.387
Actual (No. of bays)	400 kV Bays	8	8	8	8	8
	220 kV Bays	4	4	4	4	4
Norms as per Regulation	Single Circuit (Bundled conductor with four or more sub-conductors) (₹ lakh/km)	0.606	0.627	0.647	0.669	0.691
	Single Circuit (Twin & Triple Conductor) (₹ lakh/km)	0.404	0.418	0.432	0.446	0.461
	400 kV Bays (₹ lakh/bay)	60.30	62.30	64.37	66.51	68.71
	220 kV Bays (₹ lakh/bay)	42.21	43.61	45.06	46.55	48.10
<b>Total (₹ in lakh)</b>		<b>890.25</b>	<b>920.14</b>	<b>950.41</b>	<b>982.14</b>	<b>1014.63</b>



69. The petitioner has submitted that O&M Expenses for the tariff period 2014-19 have been arrived at on the basis of normalized actual O&M Expenses during the period 2008-13. The petitioner has further submitted that the wage revision of the employees of the petitioner Company is due during 2014-19 and actual impact of wage hike, which will be effective at a future date, has not been factored in fixation of the normative O&M rate specified for the tariff period 2014-19. The petitioner has prayed to be allowed to approach the Commission for suitable revision in the norms of O&M Expenses for claiming the impact of such increase.

70. The O&M Expenses have been worked out as per the norms of O&M Expenses specified in the 2014 Tariff Regulations. As regards impact of wage revision, we would like to clarify that any application filed by the petitioner in this regard will be dealt with in accordance with the appropriate provisions of the 2014 Tariff Regulations.

71. The details of O&M Expenses allowed are given hereunder:-

Particulars	(₹ in lakh)				
	Year				
	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Stage-I Combined Assets</b>	<b>657.39</b>	<b>679.22</b>	<b>701.78</b>	<b>725.06</b>	<b>749.11</b>
<b>Stage-II Combined Assets</b>	<b>890.25</b>	<b>920.14</b>	<b>950.41</b>	<b>982.14</b>	<b>1014.63</b>

### **Interest on Working Capital (“IWC”)**

72. Clause 1 (c) of Regulation 28 and Clause 5 of Regulation 3 of the 2014 Tariff Regulations specify as follows:-



**“28. Interest on Working Capital**

- (c)(i) Receivables equivalent to two months of fixed cost;  
(ii) Maintenance spares @ 15% of operation and maintenance expenses specified in regulation 29; and  
(iii) Operation and maintenance expenses for one month”

“(5) ‘Bank Rate’ means the base rate of interest as specified by the State Bank of India from time to time or any replacement thereof for the time being in effect plus 350 basis points;”

73. The petitioner has submitted that it has computed IWC for the tariff period 2014-19 considering the SBI Base Rate as on 1.4.2014 plus 350 basis points. The rate of interest on working capital considered for the purpose of computation of tariff is 13.50%.

74. The interest on working capital is worked out in accordance with Regulation 28 of the 2014 Tariff Regulations. The rate of interest on working capital considered is 13.50% (SBI Base Rate of 10% plus 350 basis points). The interest on working capital as determined is shown in the table below:-

**(₹ in lakh)**

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Stage-I Combined Assets</b>					
Maintenance Spares	98.61	101.88	105.27	108.76	112.37
O & M expenses	54.78	56.60	58.48	60.42	62.43
Receivables	262.80	261.01	200.43	203.91	207.97
Total	416.19	419.50	364.18	373.09	382.76
Rate of Interest (%)	13.50%	13.50%	13.50%	13.50%	13.50%
<b>Interest</b>	<b>56.19</b>	<b>56.63</b>	<b>49.16</b>	<b>50.37</b>	<b>51.67</b>
<b>Stage-II Combined Assets</b>					
Maintenance Spares	133.54	138.02	142.56	147.32	152.19
O & M expenses	74.19	76.68	79.20	81.85	84.55
Receivables	1751.49	1700.15	1669.60	1666.03	1671.74
Total	1959.22	1914.85	1891.36	1895.20	1908.49
Rate of Interest (%)	13.50%	13.50%	13.50%	13.50%	13.50%
<b>Interest</b>	<b>264.49</b>	<b>258.50</b>	<b>255.33</b>	<b>255.85</b>	<b>257.65</b>





### Annual Transmission Charges

75. The Annual Transmission Charges allowed for the transmission asset is given hereunder:-

(₹ in lakh)					
Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Stage-I Combined Assets</b>					
Depreciation	430.40	430.40	68.49	68.49	68.49
Interest on Loan	54.67	21.66	5.03	1.40	0.37
Return on Equity	378.15	378.15	378.15	378.15	378.15
Interest on Working Capital	56.19	56.63	49.16	50.37	51.67
O & M Expenses	657.39	679.22	701.78	725.06	749.11
<b>Total</b>	<b>1576.79</b>	<b>1566.06</b>	<b>1202.60</b>	<b>1223.46</b>	<b>1247.79</b>
<b>Stage-II Combined Assets</b>					
Depreciation	4133.97	4134.64	4134.64	4134.64	4134.64
Interest on Loan	597.42	264.06	53.66	0.00	0.00
Return on Equity	4622.81	4623.55	4623.55	4623.55	4623.55
Interest on Working Capital	264.49	258.50	255.33	255.85	257.65
O & M Expenses	890.25	920.14	950.41	982.14	1014.63
<b>Total</b>	<b>10508.94</b>	<b>10200.89</b>	<b>10017.60</b>	<b>9996.19</b>	<b>10030.47</b>

76. The detailed computation of various components of annual fixed charges for the tariff period 2014-19 is summarized below:-

(₹ in lakh)					
Stage-I Combined Assets					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Gross Block</b>					
Opening Gross Block	8532.64	8532.64	8532.64	8532.64	8532.64
Additional Capitalisation	0.00	0.00	0.00	0.00	0.00
Closing Gross Block	8532.64	8532.64	8532.64	8532.64	8532.64
Average Gross Block	8532.64	8532.64	8532.64	8532.64	8532.64
<b>Depreciation</b>					
Rate of Depreciation	5.044	5.044	0.803	0.803	0.803
Depreciable Value	7495.40	7495.40	7495.40	7495.40	7495.40
Elapsed Life of the assets at beginning of the year	10	11	12	13	14
Weighted Balance Useful life of the assets	20	19	18	17	16
Remaining Depreciable Value	2093.54	1663.14	1232.75	1164.26	1095.78



Stage-I Combined Assets					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Depreciation	430.40	430.40	68.49	68.49	68.49
<b>Interest on Loan</b>					
Gross Normative Loan	6604.30	6604.30	6604.30	6604.30	6604.30
Cumulative Repayment upto Previous Year	5568.51	5998.90	6429.30	6497.78	6566.27
Net Loan-Opening	1035.79	605.40	175.00	106.52	38.03
Additions	0.00	0.00	0.00	0.00	0.00
Repayment during the year	430.40	430.40	68.49	68.49	38.03
Net Loan-Closing	605.40	175.00	106.52	38.03	0.00
Average Loan	820.59	390.20	140.76	72.27	19.01
Weighted Average Rate of Interest on Loan (%)	6.6624	5.5521	3.5702	1.9435	1.9605
Interest	54.67	21.66	5.03	1.40	0.37
<b>Return on Equity</b>					
Opening Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Additions	0.00	0.00	0.00	0.00	0.00
Closing Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Average Equity	1928.34	1928.34	1928.34	1928.34	1928.34
Return on Equity (Base Rate) (%)	15.500	15.500	15.500	15.500	15.500
MAT Rate for the year 2013-14 (%)	20.961	20.961	20.961	20.961	20.961
Rate of Return on Equity (Pre Tax) (%)	19.610	19.610	19.610	19.610	19.610
Return on Equity (Pre Tax)	378.15	378.15	378.15	378.15	378.15
<b>Interest on Working Capital</b>					
Maintenance Spares	98.61	101.88	105.27	108.76	112.37
O & M expenses	54.78	56.60	58.48	60.42	62.43
Receivables	262.80	261.01	200.43	203.91	207.97
Total	416.19	419.50	364.18	373.09	382.76
Interest	56.19	56.63	49.16	50.37	51.67
<b>Annual Transmission Charges</b>					
Depreciation	430.40	430.40	68.49	68.49	68.49
Interest on Loan	54.67	21.66	5.03	1.40	0.37
Return on Equity	378.15	378.15	378.15	378.15	378.15



Stage-I Combined Assets					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Interest on Working Capital	56.19	56.63	49.16	50.37	51.67
O & M Expenses	657.39	679.22	701.78	725.06	749.11
<b>Total</b>	<b>1576.79</b>	<b>1566.06</b>	<b>1202.60</b>	<b>1223.46</b>	<b>1247.79</b>

Stage-II Combined Assets					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Gross Block</b>					
Opening Gross Block	79893.80	79919.13	79919.13	79919.13	79919.13
Additional Capitalisation	25.33	0.00	0.00	0.00	0.00
Closing Gross Block	79919.13	79919.13	79919.13	79919.13	79919.13
Average Gross Block	79906.47	79919.13	79919.13	79919.13	79919.13
<b>Depreciation</b>					
Rate of Depreciation	5.174	5.174	5.174	5.174	5.174
Depreciable Value	70669.25	70680.65	70680.65	70680.65	70680.65
Elapsed Life of the assets at beginning of the year	7	8	9	10	11
Weighted Balance Useful life of the assets	26	25	24	23	22
Remaining Depreciable Value	36160.26	32037.68	27903.05	23768.41	19633.77
Depreciation	4133.97	4134.64	4134.64	4134.64	4134.64
<b>Interest on Loan</b>					
Gross Normative Loan	56323.87	56341.61	56341.61	56341.61	56341.61
Cumulative Repayment upto Previous Year	46347.48	50481.45	54616.09	56341.61	56341.61
Net Loan-Opening	9976.39	5860.15	1725.52	0.00	0.00
Additions	17.73	0.00	0.00	0.00	0.00
Repayment during the year	4133.97	4134.64	1725.52	0.00	0.00
Net Loan-Closing	5860.15	1725.52	0.00	0.00	0.00
Average Loan	7918.27	3792.84	862.76	0.00	0.00
Weighted Average Rate of Interest on Loan	7.5448	6.9620	6.2197	5.7941	5.5887
Interest	597.42	264.06	53.66	0.00	0.00
<b>Return on Equity</b>					
Opening Equity	23569.93	23577.53	23577.53	23577.53	23577.53
Additions	7.60	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Closing Equity	23577.53	23577.53	23577.53	23577.53	23577.53
Average Equity	23573.73	23577.53	23577.53	23577.53	23577.53
Return on Equity (Base Rate )	15.50	15.50	15.50	15.50	15.50
MAT Rate for the year 2013-14	20.961	20.961	20.961	20.961	20.961
Rate of Return on Equity (Pre Tax )	19.610	19.610	19.610	19.610	19.610
Return on Equity (Pre Tax)	4622.81	4623.55	4623.55	4623.55	4623.55
<b>Interest on Working Capital</b>					
Maintenance Spares	133.54	138.02	142.56	147.32	152.19
O & M expenses	74.19	76.68	79.20	81.85	84.55
Receivables	1751.49	1700.15	1669.60	1666.03	1671.74
Total	1959.22	1914.85	1891.36	1895.20	1908.49
Interest	264.49	258.50	255.33	255.85	257.65
<b>Annual Transmission Charges</b>					
Depreciation	4133.97	4134.64	4134.64	4134.64	4134.64
Interest on Loan	597.42	264.06	53.66	0.00	0.00
Return on Equity	4622.81	4623.55	4623.55	4623.55	4623.55
Interest on Working Capital	264.49	258.50	255.33	255.85	257.65
O & M Expenses	890.25	920.14	950.41	982.14	1014.63
<b>Total</b>	<b>10508.94</b>	<b>10200.89</b>	<b>10017.60</b>	<b>9996.19</b>	<b>10030.47</b>

### **Filing Fee and Publication Expenses**

77. The petitioner has sought reimbursement of fee paid by it for filing the petition and publication expenses, in terms of Regulation 52 of the 2014 Tariff Regulations. The petitioner shall be entitled for reimbursement of the filing fees and publication expenses in connection with the present petition, directly from the beneficiaries on pro-rata basis in accordance with clause (1) of Regulation 52 of the 2014 Tariff Regulations.



### **Licence Fee and RLDC Fees and Charges**

78. The petitioner has requested to allow the petitioner to bill and recover licence fee and RLDC fees and charges, separately from the respondents. The petitioner shall be entitled for reimbursement of licence fee and RLDC fees and charges in accordance with Clause (2)(b) and (2)(a), respectively, of Regulation 52 of the 2014 Tariff Regulations.

### **Foreign Exchange Rate Variation**

79. The petitioner has sought recovery of FERV on foreign loans deployed as provided in Clause 50 of the 2014 Tariff Regulations. The petitioner is entitled to recover the FERV directly from the beneficiaries or the long term transmission customers/DICs as the case may be, in accordance with Regulation 51(1) of the 2014 Tariff Regulations.

### **Service Tax**

80. The petitioner has sought to recover service tax on transmission charges separately from the respondents, if at any time service tax on transmission is withdrawn from negative list in future. We are of the view that the petitioner's prayer is premature.

### **Deferred Tax Liability**

81. The petitioner has sought recovery of deferred tax liability before 1.4.2009 from the beneficiaries or long term consumers/ DICs as and when materialized under Regulation 49 of the 2014 Tariff Regulations. The deferred tax liability shall be dealt as per Regulations 49 of the 2014 Tariff Regulations, as amended.



Accordingly, the petitioner is entitled to recover the deferred tax liability upto 31.3.2009 whenever the same materializes, directly from the beneficiaries or long term transmission customers /DICs.

**Sharing of Transmission Charges**

82. The billing, collection and disbursement of the transmission charges approved shall be governed by the provisions of Central Electricity Regulatory Commission (Sharing of Inter-State Transmission Charges and Losses) Regulations, 2010, as amended from time to time, as provided in Regulation 43 of the 2014 Tariff Regulations.

83. This order disposes of Petition No. 446/TT/2014.

Sd/-  
**(Dr. M. K. Iyer)**  
**Member**

Sd/-  
**(A.S. Bakshi)**  
**Member**



**ANNEXURE-I****CALCULATION OF WEIGHTED AVERAGE RATE OF INTEREST ON LOAN FOR TARIFF PERIOD 2009-14****Stage-I Combined Assets**

(₹ in lakh)

Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Bond VI- DOCO- 01-Apr-2003</b>					
Gross Opening Loan	29.00	29.00	29.00	29.00	29.00
Cumulative Repayments of Loans upto Previous Year	20.30	23.20	26.10	29.00	29.00
Net Loans Opening	8.70	5.80	2.90	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.90	2.90	2.90	0.00	0.00
Net Closing Loan	5.80	2.90	0.00	0.00	0.00
Average Net Loan	7.25	4.35	1.45	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.95	0.57	0.19	0.00	0.00
<b>Bond VI-DOCO- 01-Jul-2003</b>					
Gross Opening Loan	8.00	8.00	8.00	8.00	8.00
Cumulative Repayments of Loans upto Previous Year	5.60	6.40	7.20	8.00	8.00
Net Loans Opening	2.40	1.60	0.80	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.80	0.80	0.80	0.00	0.00
Net Closing Loan	1.60	0.80	0.00	0.00	0.00
Average Net Loan	2.00	1.20	0.40	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.26	0.16	0.05	0.00	0.00
<b>Bond VI-DOCO- 01 Oct-2003</b>					
Gross Opening Loan	22.00	22.00	22.00	22.00	22.00
Cumulative Repayments of Loans upto Previous Year	15.40	17.60	19.80	22.00	22.00
Net Loans Opening	6.60	4.40	2.20	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.20	2.20	2.20	0.00	0.00
Net Closing Loan	4.40	2.20	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Average Net Loan	5.50	3.30	1.10	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.72	0.43	0.14	0.00	0.00
<b>Bond VII-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	138.00	138.00	138.00	138.00	138.00
Cumulative Repayments of Loans upto Previous Year	138.00	138.00	138.00	138.00	138.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	38.00	38.00	38.00	38.00	38.00
Cumulative Repayments of Loans upto Previous Year	38.00	38.00	38.00	38.00	38.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	101.00	101.00	101.00	101.00	101.00
Cumulative Repayments of Loans upto Previous Year	101.00	101.00	101.00	101.00	101.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00





Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Bond VIII-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	25.00	25.00	25.00	25.00	25.00
Cumulative Repayments of Loans upto Previous Year	10.00	12.50	15.00	17.50	20.00
Net Loans Opening	15.00	12.50	10.00	7.50	5.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.50	2.50	2.50	2.50	2.50
Net Closing Loan	12.50	10.00	7.50	5.00	2.50
Average Net Loan	13.75	11.25	8.75	6.25	3.75
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	1.42	1.16	0.91	0.65	0.39
<b>Bond VIII-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	7.00	7.00	7.00	7.00	7.00
Cumulative Repayments of Loans upto Previous Year	2.80	3.50	4.20	4.90	5.60
Net Loans Opening	4.20	3.50	2.80	2.10	1.40
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.70	0.70	0.70	0.70	0.70
Net Closing Loan	3.50	2.80	2.10	1.40	0.70
Average Net Loan	3.85	3.15	2.45	1.75	1.05
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.40	0.33	0.25	0.18	0.11
<b>Bond VIII-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	18.00	18.00	18.00	18.00	18.00
Cumulative Repayments of Loans upto Previous Year	7.20	9.00	10.80	12.60	14.40
Net Loans Opening	10.80	9.00	7.20	5.40	3.60
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.80	1.80	1.80	1.80	1.80
Net Closing Loan	9.00	7.20	5.40	3.60	1.80
Average Net Loan	9.90	8.10	6.30	4.50	2.70
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	1.02	0.84	0.65	0.47	0.28
<b>Bond IX-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	197.00	197.00	197.00	197.00	197.00
Cumulative Repayments of Loans upto Previous Year	118.20	137.90	157.60	177.30	197.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Loans Opening	78.80	59.10	39.40	19.70	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	19.70	19.70	19.70	19.70	0.00
Net Closing Loan	59.10	39.40	19.70	0.00	0.00
Average Net Loan	68.95	49.25	29.55	9.85	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	8.45	6.03	3.62	1.21	0.00
<b>Bond IX-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	54.00	54.00	54.00	54.00	54.00
Cumulative Repayments of Loans upto Previous Year	32.40	37.80	43.20	48.60	54.00
Net Loans Opening	21.60	16.20	10.80	5.40	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.40	5.40	5.40	5.40	0.00
Net Closing Loan	16.20	10.80	5.40	0.00	0.00
Average Net Loan	18.90	13.50	8.10	2.70	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	2.32	1.65	0.99	0.33	0.00
<b>Bond IX-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	145.00	145.00	145.00	145.00	145.00
Cumulative Repayments of Loans upto Previous Year	87.00	101.50	116.00	130.50	145.00
Net Loans Opening	58.00	43.50	29.00	14.50	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.50	14.50	14.50	14.50	0.00
Net Closing Loan	43.50	29.00	14.50	0.00	0.00
Average Net Loan	50.75	36.25	21.75	7.25	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	6.22	4.44	2.66	0.89	0.00
<b>Bond X-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	193.00	193.00	193.00	193.00	193.00
Cumulative Repayments of Loans upto Previous Year	80.43	96.51	112.59	128.67	144.75
Net Loans Opening	112.57	96.49	80.41	64.33	48.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.08	16.08	16.08	16.08	16.08



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Closing Loan	96.49	80.41	64.33	48.25	32.17
Average Net Loan	104.53	88.45	72.37	56.29	40.21
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	11.39	9.64	7.89	6.14	4.38
<b>Bond X-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	53.00	53.00	53.00	53.00	53.00
Cumulative Repayments of Loans upto Previous Year	22.09	26.51	30.93	35.35	39.77
Net Loans Opening	30.91	26.49	22.07	17.65	13.23
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	4.42	4.42	4.42	4.42	4.42
Net Closing Loan	26.49	22.07	17.65	13.23	8.81
Average Net Loan	28.70	24.28	19.86	15.44	11.02
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	3.13	2.65	2.16	1.68	1.20
<b>Bond X-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	142.00	142.00	142.00	142.00	142.00
Cumulative Repayments of Loans upto Previous Year	59.16	70.99	82.82	94.65	106.48
Net Loans Opening	82.84	71.01	59.18	47.35	35.52
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	11.83	11.83	11.83	11.83	11.83
Net Closing Loan	71.01	59.18	47.35	35.52	23.69
Average Net Loan	76.93	65.10	53.27	41.44	29.61
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	8.38	7.10	5.81	4.52	3.23
<b>Bond XI-Option-I DOCO- 01 Apr-2003</b>					
Gross Opening Loan	244.00	244.00	244.00	244.00	244.00
Cumulative Repayments of Loans upto Previous Year	81.33	101.66	121.99	142.32	162.65
Net Loans Opening	162.67	142.34	122.01	101.68	81.35
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	20.33	20.33	20.33	20.33	20.33
Net Closing Loan	142.34	122.01	101.68	81.35	61.02
Average Net Loan	152.51	132.18	111.85	91.52	71.19
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	14.95	12.95	10.96	8.97	6.98



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Bond XI-Option-I DOCO- 01 Jul-2003</b>					
Gross Opening Loan	867.00	867.00	867.00	867.00	867.00
Cumulative Repayments of Loans upto Previous Year	289.00	361.25	433.50	505.75	578.00
Net Loans Opening	578.00	505.75	433.50	361.25	289.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	72.25	72.25	72.25	72.25	72.25
Net Closing Loan	505.75	433.50	361.25	289.00	216.75
Average Net Loan	541.88	469.63	397.38	325.13	252.88
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	53.10	46.02	38.94	31.86	24.78
<b>Bond XI-Option-I DOCO- 01 Oct-2003</b>					
Gross Opening Loan	454.00	454.00	454.00	454.00	454.00
Cumulative Repayments of Loans upto Previous Year	151.33	189.16	226.99	264.82	302.65
Net Loans Opening	302.67	264.84	227.01	189.18	151.35
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	37.83	37.83	37.83	37.83	37.83
Net Closing Loan	264.84	227.01	189.18	151.35	113.52
Average Net Loan	283.76	245.93	208.10	170.27	132.44
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	27.81	24.10	20.39	16.69	12.98
<b>Bond XI-Option-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	45.00	45.00	45.00	45.00	45.00
Cumulative Repayments of Loans upto Previous Year	45.00	45.00	45.00	45.00	45.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	12.00	12.00	12.00	12.00	12.00
Cumulative Repayments of Loans upto	12.00	12.00	12.00	12.00	12.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Previous Year					
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Oct-2003</b>					
Gross Opening Loan	33.00	33.00	33.00	33.00	33.00
Cumulative Repayments of Loans upto Previous Year	33.00	33.00	33.00	33.00	33.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XII DOCO- 01 Apr-2003</b>					
Gross Opening Loan	15.00	15.00	15.00	15.00	15.00
Cumulative Repayments of Loans upto Previous Year	5.00	6.25	7.50	8.75	10.00
Net Loans Opening	10.00	8.75	7.50	6.25	5.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.25	1.25	1.25	1.25	1.25
Net Closing Loan	8.75	7.50	6.25	5.00	3.75
Average Net Loan	9.38	8.13	6.88	5.63	4.38
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.91	0.79	0.67	0.55	0.42
<b>Bond XII DOCO- 01 Jul-2003</b>					
Gross Opening Loan	4.00	4.00	4.00	4.00	4.00
Cumulative Repayments of Loans upto Previous Year	1.33	1.66	1.99	2.32	2.65
Net Loans Opening	2.67	2.34	2.01	1.68	1.35
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the	0.33	0.33	0.33	0.33	0.33



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
year					
Net Closing Loan	2.34	2.01	1.68	1.35	1.02
Average Net Loan	2.51	2.18	1.85	1.52	1.19
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.24	0.21	0.18	0.15	0.11
<b>Bond XII DOCO- 01 Oct-2003</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	3.67	4.59	5.51	6.43	7.35
Net Loans Opening	7.33	6.41	5.49	4.57	3.65
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.92	0.92	0.92	0.92	0.92
Net Closing Loan	6.41	5.49	4.57	3.65	2.73
Average Net Loan	6.87	5.95	5.03	4.11	3.19
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.67	0.58	0.49	0.40	0.31
<b>Bond XIII-Option-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	108.00	108.00	108.00	108.00	108.00
Cumulative Repayments of Loans upto Previous Year	108.00	108.00	108.00	108.00	108.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	30.00	30.00	30.00	30.00	30.00
Cumulative Repayments of Loans upto Previous Year	30.00	30.00	30.00	30.00	30.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Oct-2003</b>					
Gross Opening Loan	79.01	79.01	79.01	79.01	79.01
Cumulative Repayments of Loans upto Previous Year	79.01	79.01	79.01	79.01	79.01
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Oriental Bank of Commerce- DOCO-01 Apr-2003</b>					
Gross Opening Loan	99.00	99.00	99.00	99.00	99.00
Cumulative Repayments of Loans upto Previous Year	41.25	49.50	57.75	66.00	74.25
Net Loans Opening	57.75	49.50	41.25	33.00	24.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.25	8.25	8.25	8.25	8.25
Net Closing Loan	49.50	41.25	33.00	24.75	16.50
Average Net Loan	53.63	45.38	37.13	28.88	20.63
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	5.15	4.64	4.57	3.57	2.55
<b>Oriental Bank of Commerce- DOCO-01 Jul-2003</b>					
Gross Opening Loan	27.00	27.00	27.00	27.00	27.00
Cumulative Repayments of Loans upto Previous Year	11.25	13.50	15.75	18.00	20.25
Net Loans Opening	15.75	13.50	11.25	9.00	6.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.25	2.25	2.25	2.25	2.25
Net Closing Loan	13.50	11.25	9.00	6.75	4.50
Average Net Loan	14.63	12.38	10.13	7.88	5.63
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	1.40	1.26	1.25	0.97	0.69



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Oriental Bank of Commerce- DOCO-01 Oct-2003</b>					
Gross Opening Loan	73.00	73.00	73.00	73.00	73.00
Cumulative Repayments of Loans upto Previous Year	30.41	36.49	42.57	48.65	54.73
Net Loans Opening	42.59	36.51	30.43	24.35	18.27
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	6.08	6.08	6.08	6.08	6.08
Net Closing Loan	36.51	30.43	24.35	18.27	12.19
Average Net Loan	39.55	33.47	27.39	21.31	15.23
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	3.80	3.42	3.37	2.64	1.88
<b>ICICI- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	302.00	302.00	302.00	302.00	302.00
Cumulative Repayments of Loans upto Previous Year	181.20	211.40	241.60	271.80	302.00
Net Loans Opening	120.80	90.60	60.40	30.20	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	30.20	30.20	30.20	30.20	0.00
Net Closing Loan	90.60	60.40	30.20	0.00	0.00
Average Net Loan	105.70	75.50	45.30	15.10	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	7.74	5.53	3.32	1.11	0.00
<b>ICICI- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	83.00	83.00	83.00	83.00	83.00
Cumulative Repayments of Loans upto Previous Year	49.80	58.10	66.40	74.70	83.00
Net Loans Opening	33.20	24.90	16.60	8.30	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.30	8.30	8.30	8.30	0.00
Net Closing Loan	24.90	16.60	8.30	0.00	0.00
Average Net Loan	29.05	20.75	12.45	4.15	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	2.13	1.52	0.91	0.30	0.00
<b>ICICI- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	222.00	222.00	222.00	222.00	222.00





Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Cumulative Repayments of Loans upto Previous Year	133.20	155.40	177.60	199.80	222.00
Net Loans Opening	88.80	66.60	44.40	22.20	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	22.20	22.20	22.20	22.20	0.00
Net Closing Loan	66.60	44.40	22.20	0.00	0.00
Average Net Loan	77.70	55.50	33.30	11.10	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	5.69	4.06	2.44	0.81	0.00
<b>Corporation Bank- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	69.00	69.00	69.00	69.00	69.00
Cumulative Repayments of Loans upto Previous Year	37.95	44.85	51.75	58.65	65.55
Net Loans Opening	31.05	24.15	17.25	10.35	3.45
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	6.90	6.90	6.90	6.90	3.45
Net Closing Loan	24.15	17.25	10.35	3.45	0.00
Average Net Loan	27.60	20.70	13.80	6.90	1.73
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	2.93	2.19	1.73	0.90	0.22
<b>Corporation Bank- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	19.00	19.00	19.00	19.00	19.00
Cumulative Repayments of Loans upto Previous Year	10.45	12.35	14.25	16.15	18.05
Net Loans Opening	8.55	6.65	4.75	2.85	0.95
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.90	1.90	1.90	1.90	0.95
Net Closing Loan	6.65	4.75	2.85	0.95	0.00
Average Net Loan	7.60	5.70	3.80	1.90	0.48
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	0.81	0.60	0.48	0.25	0.06
<b>Corporation Bank- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	51.00	51.00	51.00	51.00	51.00
Cumulative Repayments of Loans upto Previous Year	28.05	33.15	38.25	43.35	48.45



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Loans Opening	22.95	17.85	12.75	7.65	2.55
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.10	5.10	5.10	5.10	2.55
Net Closing Loan	17.85	12.75	7.65	2.55	0.00
Average Net Loan	20.40	15.30	10.20	5.10	1.28
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	2.16	1.62	1.28	0.66	0.17
<b>Punjab National Bank-I DOCO- 01 Apr-2003</b>					
Gross Opening Loan	138.00	138.00	138.00	138.00	138.00
Cumulative Repayments of Loans upto Previous Year	82.80	96.60	110.40	124.20	138.00
Net Loans Opening	55.20	41.40	27.60	13.80	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	13.80	13.80	13.80	13.80	0.00
Net Closing Loan	41.40	27.60	13.80	0.00	0.00
Average Net Loan	48.30	34.50	20.70	6.90	0.00
Rate of Interest on Loan	8.951	9.72	11.86	11.90	0.00
Interest on Loan	4.32	3.35	2.46	0.82	0.00
<b>Punjab National Bank-I DOCO- 01 Jul-2003</b>					
Gross Opening Loan	38.00	38.00	38.00	38.00	38.00
Cumulative Repayments of Loans upto Previous Year	22.80	26.60	30.40	34.20	38.00
Net Loans Opening	15.20	11.40	7.60	3.80	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.80	3.80	3.80	3.80	0.00
Net Closing Loan	11.40	7.60	3.80	0.00	0.00
Average Net Loan	13.30	9.50	5.70	1.90	0.00
Rate of Interest on Loan	8.951	9.72	11.86	11.90	0.00
Interest on Loan	1.19	0.92	0.68	0.23	0.00
<b>Punjab National Bank-I DOCO- 01 Oct-2003</b>					
Gross Opening Loan	101.00	101.00	101.00	101.00	101.00
Cumulative Repayments of Loans upto Previous Year	60.60	70.70	80.80	90.90	101.00
Net Loans Opening	40.40	30.30	20.20	10.10	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Less: Repayment(s) of Loan During the year	10.10	10.10	10.10	10.10	0.00
Net Closing Loan	30.30	20.20	10.10	0.00	0.00
Average Net Loan	35.35	25.25	15.15	5.05	0.00
Rate of Interest on Loan	8.951	9.72	11.86	11.90	0.00
Interest on Loan	3.16	2.45	1.80	0.60	0.00
<b>Punjab National Bank-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	135.00	135.00	135.00	135.00	135.00
Cumulative Repayments of Loans upto Previous Year	56.25	67.50	78.75	90.00	101.25
Net Loans Opening	78.75	67.50	56.25	45.00	33.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	11.25	11.25	11.25	11.25	11.25
Net Closing Loan	67.50	56.25	45.00	33.75	22.50
Average Net Loan	73.13	61.88	50.63	39.38	28.13
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	6.50	5.97	5.97	4.66	3.26
<b>Punjab National Bank-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	37.00	37.00	37.00	37.00	37.00
Cumulative Repayments of Loans upto Previous Year	15.41	18.49	21.57	24.65	27.73
Net Loans Opening	21.59	18.51	15.43	12.35	9.27
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.08	3.08	3.08	3.08	3.08
Net Closing Loan	18.51	15.43	12.35	9.27	6.19
Average Net Loan	20.05	16.97	13.89	10.81	7.73
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	1.78	1.64	1.64	1.28	0.90
<b>Punjab National Bank-II DOCO- 01 Oct-2003</b>					
Gross Opening Loan	99.00	99.00	99.00	99.00	99.00
Cumulative Repayments of Loans upto Previous Year	41.25	49.50	57.75	66.00	74.25
Net Loans Opening	57.75	49.50	41.25	33.00	24.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.25	8.25	8.25	8.25	8.25



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Closing Loan	49.50	41.25	33.00	24.75	16.50
Average Net Loan	53.63	45.38	37.13	28.88	20.63
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	4.77	4.38	4.38	3.42	2.39
<b>PFC- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	646.00	646.00	646.00	646.00	646.00
Cumulative Repayments of Loans upto Previous Year	419.90	484.50	549.10	613.70	646.00
Net Loans Opening	226.10	161.50	96.90	32.30	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	64.60	64.60	64.60	32.30	0.00
Net Closing Loan	161.50	96.90	32.30	0.00	0.00
Average Net Loan	193.80	129.20	64.60	16.15	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	17.93	11.95	5.98	1.49	0.00
<b>PFC- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	178.00	178.00	178.00	178.00	178.00
Cumulative Repayments of Loans upto Previous Year	115.70	133.50	151.30	169.10	178.00
Net Loans Opening	62.30	44.50	26.70	8.90	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	17.80	17.80	17.80	8.90	0.00
Net Closing Loan	44.50	26.70	8.90	0.00	0.00
Average Net Loan	53.40	35.60	17.80	4.45	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	4.94	3.29	1.65	0.41	0.00
<b>PFC- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	474.00	474.00	474.00	474.00	474.00
Cumulative Repayments of Loans upto Previous Year	308.10	355.50	402.90	450.30	474.00
Net Loans Opening	165.90	118.50	71.10	23.70	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	47.40	47.40	47.40	23.70	0.00
Net Closing Loan	118.50	71.10	23.70	0.00	0.00
Average Net Loan	142.20	94.80	47.40	11.85	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	13.15	8.77	4.38	1.10	0.00



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>BOI (Foreign Currency)- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	369.10	369.10	369.10	369.10	369.10
Cumulative Repayments of Loans upto Previous Year	97.13	116.59	136.05	155.51	174.97
Net Loans Opening	271.97	252.51	233.05	213.59	194.13
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	19.46	19.46	19.46	19.46	19.46
Net Closing Loan	252.51	233.05	213.59	194.13	174.67
Average Net Loan	262.24	242.78	223.32	203.86	184.40
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	7.27	5.26	4.71	4.66	3.72
<b>BOI (Foreign Currency)- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	101.91	101.91	101.91	101.91	101.91
Cumulative Repayments of Loans upto Previous Year	26.82	32.19	37.56	42.93	48.30
Net Loans Opening	75.09	69.72	64.35	58.98	53.61
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.37	5.37	5.37	5.37	5.37
Net Closing Loan	69.72	64.35	58.98	53.61	48.24
Average Net Loan	72.41	67.04	61.67	56.30	50.93
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	2.01	1.45	1.30	1.29	1.03
<b>BOI (Foreign Currency)- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	270.29	270.29	270.29	270.29	270.29
Cumulative Repayments of Loans upto Previous Year	71.14	85.39	99.64	113.89	128.14
Net Loans Opening	199.15	184.90	170.65	156.40	142.15
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.25	14.25	14.25	14.25	14.25
Net Closing Loan	184.90	170.65	156.40	142.15	127.90
Average Net Loan	192.03	177.78	163.53	149.28	135.03
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	5.32	3.85	3.45	3.41	2.72
<b>Summary</b>					



Stage-I Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Gross Opening Loan	6604.31	6604.31	6604.31	6604.31	6604.31
Cumulative Repayments of Loans upto Previous Year	3417.71	3943.79	4469.87	4995.95	5451.23
Net Loans Opening	3186.60	2660.52	2134.44	1608.36	1153.08
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	526.08	526.08	526.08	455.28	255.43
Net Closing Loan	2660.52	2134.44	1608.36	1153.08	897.65
Average Net Loan	2923.56	2397.48	1871.40	1380.72	1025.37
Rate of Interest on Loan	8.43%	8.25%	8.27%	7.91%	7.29%
Interest on Loan	246.48	197.79	154.70	109.23	74.76



## Stage-II Combined Assets

(₹ in lakh)

Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Bond VI- DOCO- 01-Apr-2006</b>					
Gross Opening Loan	147.00	147.00	147.00	147.00	147.00
Cumulative Repayments of Loans upto Previous Year	102.90	117.60	132.30	147.00	147.00
Net Loans Opening	44.10	29.40	14.70	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.70	14.70	14.70	0.00	0.00
Net Closing Loan	29.40	14.70	0.00	0.00	0.00
Average Net Loan	36.75	22.05	7.35	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	4.83	2.90	0.97	0.00	0.00
<b>Bond VI-DOCO- 01-Aug-2005</b>					
Gross Opening Loan	100.00	100.00	100.00	100.00	100.00
Cumulative Repayments of Loans upto Previous Year	70.00	80.00	90.00	100.00	100.00
Net Loans Opening	30.00	20.00	10.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	10.00	10.00	10.00	0.00	0.00
Net Closing Loan	20.00	10.00	0.00	0.00	0.00
Average Net Loan	25.00	15.00	5.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	3.28	1.97	0.66	0.00	0.00
<b>Bond VI-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	149.00	149.00	149.00	149.00	149.00
Cumulative Repayments of Loans upto Previous Year	104.30	119.20	134.10	149.00	149.00
Net Loans Opening	44.70	29.80	14.90	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.90	14.90	14.90	0.00	0.00
Net Closing Loan	29.80	14.90	0.00	0.00	0.00
Average Net Loan	37.25	22.35	7.45	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	4.89	2.93	0.98	0.00	0.00
<b>Bond VII-DOCO- 01 Apr-2006</b>					



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Gross Opening Loan	642.00	642.00	642.00	642.00	642.00
Cumulative Repayments of Loans upto Previous Year	642.00	642.00	642.00	642.00	642.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	11.00	11.00	11.00	11.00	11.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1212.00	1212.00	1212.00	1212.00	1212.00
Cumulative Repayments of Loans upto Previous Year	1212.00	1212.00	1212.00	1212.00	1212.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	167.00	167.00	167.00	167.00	167.00
Cumulative Repayments of Loans upto Previous Year	66.80	83.50	100.20	116.90	133.60
Net Loans Opening	100.20	83.50	66.80	50.10	33.40





Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.70	16.70	16.70	16.70	16.70
Net Closing Loan	83.50	66.80	50.10	33.40	16.70
Average Net Loan	91.85	75.15	58.45	41.75	25.05
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	9.51	7.78	6.05	4.32	2.59
<b>Bond VIII-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	168.00	168.00	168.00	168.00	168.00
Cumulative Repayments of Loans upto Previous Year	67.20	84.00	100.80	117.60	134.40
Net Loans Opening	100.80	84.00	67.20	50.40	33.60
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.80	16.80	16.80	16.80	16.80
Net Closing Loan	84.00	67.20	50.40	33.60	16.80
Average Net Loan	92.40	75.60	58.80	42.00	25.20
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	9.56	7.82	6.09	4.35	2.61
<b>Bond IX-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	500.00	500.00	500.00	500.00	500.00
Cumulative Repayments of Loans upto Previous Year	300.00	350.00	400.00	450.00	500.00
Net Loans Opening	200.00	150.00	100.00	50.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	50.00	50.00	50.00	50.00	0.00
Net Closing Loan	150.00	100.00	50.00	0.00	0.00
Average Net Loan	175.00	125.00	75.00	25.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	21.44	15.31	9.19	3.06	0.00
<b>Bond IX-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	15.00	15.00	15.00	15.00	15.00
Cumulative Repayments of Loans upto Previous Year	9.00	10.50	12.00	13.50	15.00
Net Loans Opening	6.00	4.50	3.00	1.50	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.50	1.50	1.50	1.50	0.00
Net Closing Loan	4.50	3.00	1.50	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Average Net Loan	5.25	3.75	2.25	0.75	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.64	0.46	0.28	0.09	0.00
<b>Bond IX-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	2146.00	2146.00	2146.00	2146.00	2146.00
Cumulative Repayments of Loans upto Previous Year	1287.60	1502.20	1716.80	1931.40	2146.00
Net Loans Opening	858.40	643.80	429.20	214.60	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	214.60	214.60	214.60	214.60	0.00
Net Closing Loan	643.80	429.20	214.60	0.00	0.00
Average Net Loan	751.10	536.50	321.90	107.30	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	92.01	65.72	39.43	13.14	0.00
<b>Bond X-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	3863.00	3863.00	3863.00	3863.00	3863.00
Cumulative Repayments of Loans upto Previous Year	1609.58	1931.50	2253.42	2575.34	2897.26
Net Loans Opening	2253.42	1931.50	1609.58	1287.66	965.74
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	321.92	321.92	321.92	321.92	321.92
Net Closing Loan	1931.50	1609.58	1287.66	965.74	643.82
Average Net Loan	2092.46	1770.54	1448.62	1126.70	804.78
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	228.08	192.99	157.90	122.81	87.72
<b>Bond X-DOCO- 01 Aug 2005</b>					
Gross Opening Loan	44.00	44.00	44.00	44.00	44.00
Cumulative Repayments of Loans upto Previous Year	18.33	22.00	25.67	29.34	33.01
Net Loans Opening	25.67	22.00	18.33	14.66	10.99
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.67	3.67	3.67	3.67	3.67
Net Closing Loan	22.00	18.33	14.66	10.99	7.32
Average Net Loan	23.84	20.17	16.50	12.83	9.15
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	2.60	2.20	1.80	1.40	1.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Bond X-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	3903.00	3903.00	3903.00	3903.00	3903.00
Cumulative Repayments of Loans upto Previous Year	1626.25	1951.50	2276.75	2602.00	2927.25
Net Loans Opening	2276.75	1951.50	1626.25	1301.00	975.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	325.25	325.25	325.25	325.25	325.25
Net Closing Loan	1951.50	1626.25	1301.00	975.75	650.50
Average Net Loan	2114.13	1788.88	1463.63	1138.38	813.13
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	230.44	194.99	159.54	124.08	88.63
<b>Bond XI-Option-I DOCO- 01 Apr-2006</b>					
Gross Opening Loan	4295.00	4295.00	4295.00	4295.00	4295.00
Cumulative Repayments of Loans upto Previous Year	1431.67	1789.59	2147.51	2505.43	2863.35
Net Loans Opening	2863.33	2505.41	2147.49	1789.57	1431.65
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	357.92	357.92	357.92	357.92	357.92
Net Closing Loan	2505.41	2147.49	1789.57	1431.65	1073.73
Average Net Loan	2684.37	2326.45	1968.53	1610.61	1252.69
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	263.07	227.99	192.92	157.84	122.76
<b>Bond XI-Option-I DOCO- 01 Aug-2005</b>					
Gross Opening Loan	49.00	49.00	49.00	49.00	49.00
Cumulative Repayments of Loans upto Previous Year	16.33	20.41	24.49	28.57	32.65
Net Loans Opening	32.67	28.59	24.51	20.43	16.35
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	4.08	4.08	4.08	4.08	4.08
Net Closing Loan	28.59	24.51	20.43	16.35	12.27
Average Net Loan	30.63	26.55	22.47	18.39	14.31
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	3.00	2.60	2.20	1.80	1.40
<b>Bond XI-Option-I DOCO- 01 Jun-2006</b>					
Gross Opening Loan	4340.00	4340.00	4340.00	4340.00	4340.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Cumulative Repayments of Loans upto Previous Year	1446.67	1808.34	2170.01	2531.68	2893.35
Net Loans Opening	2893.33	2531.66	2169.99	1808.32	1446.65
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	361.67	361.67	361.67	361.67	361.67
Net Closing Loan	2531.66	2169.99	1808.32	1446.65	1084.98
Average Net Loan	2712.50	2350.83	1989.16	1627.49	1265.82
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	265.82	230.38	194.94	159.49	124.05
<b>Bond XI-Option-II DOCO- 01 Apr-2006</b>					
Gross Opening Loan	752.00	752.00	752.00	752.00	752.00
Cumulative Repayments of Loans upto Previous Year	752.00	752.00	752.00	752.00	752.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Aug-2005</b>					
Gross Opening Loan	9.00	9.00	9.00	9.00	9.00
Cumulative Repayments of Loans upto Previous Year	9.00	9.00	9.00	9.00	9.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Jun-2006</b>					
Gross Opening Loan	759.00	759.00	759.00	759.00	759.00
Cumulative Repayments of Loans upto Previous Year	759.00	759.00	759.00	759.00	759.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XII DOCO- 01 Apr-2006</b>					
Gross Opening Loan	97.00	97.00	97.00	97.00	97.00
Cumulative Repayments of Loans upto Previous Year	32.33	40.41	48.49	56.57	64.65
Net Loans Opening	64.67	56.59	48.51	40.43	32.35
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.08	8.08	8.08	8.08	8.08
Net Closing Loan	56.59	48.51	40.43	32.35	24.27
Average Net Loan	60.63	52.55	44.47	36.39	28.31
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	5.88	5.10	4.31	3.53	2.75
<b>Bond XII DOCO- 01 Jun-2006</b>					
Gross Opening Loan	98.00	98.00	98.00	98.00	98.00
Cumulative Repayments of Loans upto Previous Year	32.67	40.84	49.01	57.18	65.35
Net Loans Opening	65.33	57.16	48.99	40.82	32.65
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.17	8.17	8.17	8.17	8.17
Net Closing Loan	57.16	48.99	40.82	32.65	24.48
Average Net Loan	61.25	53.08	44.91	36.74	28.57
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	5.94	5.15	4.36	3.56	2.77
<b>Bond XIII-Option-II DOCO- 01 Apr-2006</b>					
Gross Opening Loan	717.00	717.00	717.00	717.00	717.00
Cumulative Repayments of Loans upto Previous Year	717.00	717.00	717.00	717.00	717.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Aug-2005</b>					
Gross Opening Loan	9.00	9.00	9.00	9.00	9.00
Cumulative Repayments of Loans upto Previous Year	9.00	9.00	9.00	9.00	9.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Jun-2006</b>					
Gross Opening Loan	717.00	717.00	717.00	717.00	717.00
Cumulative Repayments of Loans upto Previous Year	717.00	717.00	717.00	717.00	717.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XV-DOCO- 01 Feb-2007</b>					
Gross Opening Loan	46.00	46.00	46.00	46.00	46.00
Cumulative Repayments of Loans upto Previous Year	7.67	11.50	15.33	19.16	22.99
Net Loans Opening	38.33	34.50	30.67	26.84	23.01
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.83	3.83	3.83	3.83	3.83
Net Closing Loan	34.50	30.67	26.84	23.01	19.18
Average Net Loan	36.42	32.59	28.76	24.93	21.10
Rate of Interest on Loan	6.68	6.68	6.68	6.68	6.68



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Interest on Loan	2.43	2.18	1.92	1.66	1.41
<b>Bond XV-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	254.00	254.00	254.00	254.00	254.00
Cumulative Repayments of Loans upto Previous Year	42.33	63.50	84.67	105.84	127.01
Net Loans Opening	211.67	190.50	169.33	148.16	126.99
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	21.17	21.17	21.17	21.17	21.17
Net Closing Loan	190.50	169.33	148.16	126.99	105.82
Average Net Loan	201.09	179.92	158.75	137.58	116.41
Rate of Interest on Loan	6.68	6.68	6.68	6.68	6.68
Interest on Loan	13.43	12.02	10.60	9.19	7.78
<b>Bond XVII-Addcap for 2005-06-31 Mar-2006</b>					
Gross Opening Loan	54.00	54.00	54.00	54.00	54.00
Cumulative Repayments of Loans upto Previous Year	0.00	5.40	10.80	16.20	21.60
Net Loans Opening	54.00	48.60	43.20	37.80	32.40
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.40	5.40	5.40	5.40	5.40
Net Closing Loan	48.60	43.20	37.80	32.40	27.00
Average Net Loan	51.30	45.90	40.50	35.10	29.70
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	3.79	3.39	2.99	2.59	2.19
<b>Bond XVII-DOCO- 1 Apr-2006</b>					
Gross Opening Loan	1143.00	1143.00	1143.00	1143.00	1143.00
Cumulative Repayments of Loans upto Previous Year	0.00	114.30	228.60	342.90	457.20
Net Loans Opening	1143.00	1028.70	914.40	800.10	685.80
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	114.30	114.30	114.30	114.30	114.30
Net Closing Loan	1028.70	914.40	800.10	685.80	571.50
Average Net Loan	1085.85	971.55	857.25	742.95	628.65
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	80.24	71.80	63.35	54.90	46.46
<b>Bond XVII-DOCO- 1 Aug-2005</b>					



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Gross Opening Loan	900.00	900.00	900.00	900.00	900.00
Cumulative Repayments of Loans upto Previous Year	0.00	90.00	180.00	270.00	360.00
Net Loans Opening	900.00	810.00	720.00	630.00	540.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	90.00	90.00	90.00	90.00	90.00
Net Closing Loan	810.00	720.00	630.00	540.00	450.00
Average Net Loan	855.00	765.00	675.00	585.00	495.00
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	63.18	56.53	49.88	43.23	36.58
<b>Bond XVII-DOCO- 1 Feb-2007</b>					
Gross Opening Loan	147.00	147.00	147.00	147.00	147.00
Cumulative Repayments of Loans upto Previous Year	0.00	14.70	29.40	44.10	58.80
Net Loans Opening	147.00	132.30	117.60	102.90	88.20
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.70	14.70	14.70	14.70	14.70
Net Closing Loan	132.30	117.60	102.90	88.20	73.50
Average Net Loan	139.65	124.95	110.25	95.55	80.85
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	10.32	9.23	8.15	7.06	5.97
<b>Bond XVII-DOCO- 1 Jun-2006</b>					
Gross Opening Loan	1226.00	1226.00	1226.00	1226.00	1226.00
Cumulative Repayments of Loans upto Previous Year	0.00	122.60	245.20	367.80	490.40
Net Loans Opening	1226.00	1103.40	980.80	858.20	735.60
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	122.60	122.60	122.60	122.60	122.60
Net Closing Loan	1103.40	980.80	858.20	735.60	613.00
Average Net Loan	1164.70	1042.10	919.50	796.90	674.30
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	86.07	77.01	67.95	58.89	49.83
<b>Bond XIX-DOCO- 01 Feb-2007</b>					
Gross Opening Loan	832.00	832.00	832.00	832.00	832.00
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	69.33	138.66	207.99
Net Loans Opening	832.00	832.00	762.67	693.34	624.01





Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	69.33	69.33	69.33	69.33
Net Closing Loan	832.00	762.67	693.34	624.01	554.68
Average Net Loan	832.00	797.34	728.01	658.68	589.35
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	76.96	73.75	67.34	60.93	54.51
<b>Bond XIX-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1768.00	1768.00	1768.00	1768.00	1768.00
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	147.33	294.66	441.99
Net Loans Opening	1768.00	1768.00	1620.67	1473.34	1326.01
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	147.33	147.33	147.33	147.33
Net Closing Loan	1768.00	1620.67	1473.34	1326.01	1178.68
Average Net Loan	1768.00	1694.34	1547.01	1399.68	1252.35
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	163.54	156.73	143.10	129.47	115.84
<b>Oriental Bank of Commerce-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	164.00	164.00	164.00	164.00	164.00
Cumulative Repayments of Loans upto Previous Year	68.33	82.00	95.67	109.34	123.01
Net Loans Opening	95.67	82.00	68.33	54.66	40.99
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	13.67	13.67	13.67	13.67	13.67
Net Closing Loan	82.00	68.33	54.66	40.99	27.32
Average Net Loan	88.84	75.17	61.50	47.83	34.16
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	8.53	7.68	7.57	5.92	4.22
<b>Oriental Bank of Commerce-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	8.00	8.00	8.00	8.00	8.00
Cumulative Repayments of Loans upto Previous Year	3.33	4.00	4.67	5.34	6.01
Net Loans Opening	4.67	4.00	3.33	2.66	1.99
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.67	0.67	0.67	0.67	0.67



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Net Closing Loan	4.00	3.33	2.66	1.99	1.32
Average Net Loan	4.34	3.67	3.00	2.33	1.66
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	0.42	0.37	0.37	0.29	0.20
<b>Oriental Bank of Commerce- DOCO- 01 Feb-2007</b>					
Gross Opening Loan	153.00	153.00	153.00	153.00	153.00
Cumulative Repayments of Loans upto Previous Year	63.75	76.50	89.25	102.00	114.75
Net Loans Opening	89.25	76.50	63.75	51.00	38.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	12.75	12.75	12.75	12.75	12.75
Net Closing Loan	76.50	63.75	51.00	38.25	25.50
Average Net Loan	82.88	70.13	57.38	44.63	31.88
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	7.96	7.17	7.07	5.52	3.94
<b>Oriental Bank of Commerce- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1017.00	1017.00	1017.00	1017.00	1017.00
Cumulative Repayments of Loans upto Previous Year	423.75	508.50	593.25	678.00	762.75
Net Loans Opening	593.25	508.50	423.75	339.00	254.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	84.75	84.75	84.75	84.75	84.75
Net Closing Loan	508.50	423.75	339.00	254.25	169.50
Average Net Loan	550.88	466.13	381.38	296.63	211.88
Rate of Interest on Loan	9.60	10.22	12.32	12.37	12.35
Interest on Loan	52.88	47.64	46.97	36.70	26.17
<b>ICICI- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	2016.00	2016.00	2016.00	2016.00	2016.00
Cumulative Repayments of Loans upto Previous Year	1209.60	1411.20	1612.80	1814.40	2016.00
Net Loans Opening	806.40	604.80	403.20	201.60	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	201.60	201.60	201.60	201.60	0.00
Net Closing Loan	604.80	403.20	201.60	0.00	0.00
Average Net Loan	705.60	504.00	302.40	100.80	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Interest on Loan	51.65	36.89	22.14	7.38	0.00
<b>ICICI- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	23.00	23.00	23.00	23.00	23.00
Cumulative Repayments of Loans upto Previous Year	13.80	16.10	18.40	20.70	23.00
Net Loans Opening	9.20	6.90	4.60	2.30	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.30	2.30	2.30	2.30	0.00
Net Closing Loan	6.90	4.60	2.30	0.00	0.00
Average Net Loan	8.05	5.75	3.45	1.15	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.59	0.42	0.25	0.08	0.00
<b>ICICI- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	2037.00	2037.00	2037.00	2037.00	2037.00
Cumulative Repayments of Loans upto Previous Year	1222.20	1425.90	1629.60	1833.30	2037.00
Net Loans Opening	814.80	611.10	407.40	203.70	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	203.70	203.70	203.70	203.70	0.00
Net Closing Loan	611.10	407.40	203.70	0.00	0.00
Average Net Loan	712.95	509.25	305.55	101.85	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	52.19	37.28	22.37	7.46	0.00
<b>Corporation Bank- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	461.00	461.00	461.00	461.00	461.00
Cumulative Repayments of Loans upto Previous Year	253.55	299.65	345.75	391.85	437.95
Net Loans Opening	207.45	161.35	115.25	69.15	23.05
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	46.10	46.10	46.10	46.10	23.05
Net Closing Loan	161.35	115.25	69.15	23.05	0.00
Average Net Loan	184.40	138.30	92.20	46.10	11.52
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	19.54	14.61	11.57	5.99	1.50
<b>Corporation Bank- DOCO- 01 Aug-2005</b>					



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Gross Opening Loan	5.00	5.00	5.00	5.00	5.00
Cumulative Repayments of Loans upto Previous Year	2.75	3.25	3.75	4.25	4.75
Net Loans Opening	2.25	1.75	1.25	0.75	0.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.50	0.50	0.50	0.50	0.25
Net Closing Loan	1.75	1.25	0.75	0.25	0.00
Average Net Loan	2.00	1.50	1.00	0.50	0.13
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	0.21	0.16	0.13	0.07	0.02
<b>Corporation Bank- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	466.00	466.00	466.00	466.00	466.00
Cumulative Repayments of Loans upto Previous Year	256.30	302.90	349.50	396.10	442.70
Net Loans Opening	209.70	163.10	116.50	69.90	23.30
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	46.60	46.60	46.60	46.60	23.30
Net Closing Loan	163.10	116.50	69.90	23.30	0.00
Average Net Loan	186.40	139.80	93.20	46.60	11.65
Rate of Interest on Loan	10.60	10.57	12.55	13.00	13.00
Interest on Loan	19.76	14.77	11.70	6.06	1.51
<b>Punjab National Bank-I DOCO- 01 Apr-2006</b>					
Gross Opening Loan	922.00	922.00	922.00	922.00	922.00
Cumulative Repayments of Loans upto Previous Year	553.20	645.40	737.60	829.80	922.00
Net Loans Opening	368.80	276.60	184.40	92.20	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	92.20	92.20	92.20	92.20	0.00
Net Closing Loan	276.60	184.40	92.20	0.00	0.00
Average Net Loan	322.70	230.50	138.30	46.10	0.00
Rate of Interest on Loan	8.95	9.72	11.86	11.90	0.00
Interest on Loan	28.89	22.41	16.41	5.48	0.00
<b>Punjab National Bank-I DOCO- 01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans	6.60	7.70	8.80	9.90	11.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
upto Previous Year					
Net Loans Opening	4.40	3.30	2.20	1.10	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.10	1.10	1.10	1.10	0.00
Net Closing Loan	3.30	2.20	1.10	0.00	0.00
Average Net Loan	3.85	2.75	1.65	0.55	0.00
Rate of Interest on Loan	8.95	9.72	11.86	11.90	0.00
Interest on Loan	0.34	0.27	0.20	0.07	0.00
<b>Punjab National Bank-I DOCO-01 Jun-2006</b>					
Gross Opening Loan	932.00	932.00	932.00	932.00	932.00
Cumulative Repayments of Loans upto Previous Year	559.20	652.40	745.60	838.80	932.00
Net Loans Opening	372.80	279.60	186.40	93.20	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	93.20	93.20	93.20	93.20	0.00
Net Closing Loan	279.60	186.40	93.20	0.00	0.00
Average Net Loan	326.20	233.00	139.80	46.60	0.00
Rate of Interest on Loan	8.95	9.72	11.86	11.90	0.00
Interest on Loan	29.20	22.65	16.58	5.54	0.00
<b>Punjab National Bank-II DOCO-01 Apr-2006</b>					
Gross Opening Loan	899.00	899.00	899.00	899.00	899.00
Cumulative Repayments of Loans upto Previous Year	374.58	449.50	524.42	599.34	674.26
Net Loans Opening	524.42	449.50	374.58	299.66	224.74
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	74.92	74.92	74.92	74.92	74.92
Net Closing Loan	449.50	374.58	299.66	224.74	149.82
Average Net Loan	486.96	412.04	337.12	262.20	187.28
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	43.30	39.77	39.78	31.04	21.72
<b>Punjab National Bank-II DOCO-01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	4.58	5.50	6.42	7.34	8.26
Net Loans Opening	6.42	5.50	4.58	3.66	2.74



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.92	0.92	0.92	0.92	0.92
Net Closing Loan	5.50	4.58	3.66	2.74	1.82
Average Net Loan	5.96	5.04	4.12	3.20	2.28
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	0.53	0.49	0.49	0.38	0.26
<b>Punjab National Bank-II DOCO-01 Jun-2006</b>					
Gross Opening Loan	909.00	909.00	909.00	909.00	909.00
Cumulative Repayments of Loans upto Previous Year	378.75	454.50	530.25	606.00	681.75
Net Loans Opening	530.25	454.50	378.75	303.00	227.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	75.75	75.75	75.75	75.75	75.75
Net Closing Loan	454.50	378.75	303.00	227.25	151.50
Average Net Loan	492.38	416.63	340.88	265.13	189.38
Rate of Interest on Loan	8.89	9.65	11.80	11.84	11.60
Interest on Loan	43.78	40.21	40.22	31.39	21.97
<b>PFC- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	4304.00	4304.00	4304.00	4304.00	4304.00
Cumulative Repayments of Loans upto Previous Year	2797.60	3228.00	3658.40	4088.80	4304.00
Net Loans Opening	1506.40	1076.00	645.60	215.20	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	430.40	430.40	430.40	215.20	0.00
Net Closing Loan	1076.00	645.60	215.20	0.00	0.00
Average Net Loan	1291.20	860.80	430.40	107.60	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	119.44	79.62	39.81	9.95	0.00
<b>PFC- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	49.00	49.00	49.00	49.00	49.00
Cumulative Repayments of Loans upto Previous Year	31.85	36.75	41.65	46.55	49.00
Net Loans Opening	17.15	12.25	7.35	2.45	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	4.90	4.90	4.90	2.45	0.00
Net Closing Loan	12.25	7.35	2.45	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Average Net Loan	14.70	9.80	4.90	1.23	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	1.36	0.91	0.45	0.11	0.00
<b>PFC- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	4349.00	4349.00	4349.00	4349.00	4349.00
Cumulative Repayments of Loans upto Previous Year	2826.85	3261.75	3696.65	4131.55	4349.00
Net Loans Opening	1522.15	1087.25	652.35	217.45	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	434.90	434.90	434.90	217.45	0.00
Net Closing Loan	1087.25	652.35	217.45	0.00	0.00
Average Net Loan	1304.70	869.80	434.90	108.73	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	120.68	80.46	40.23	10.06	0.00
<b>BOI (Foreign Currency)- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	3820.75	3820.75	3820.75	3820.75	3820.75
Cumulative Repayments of Loans upto Previous Year	1005.55	1206.98	1408.41	1609.84	1811.27
Net Loans Opening	2815.20	2613.77	2412.34	2210.91	2009.48
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	201.43	201.43	201.43	201.43	201.43
Net Closing Loan	2613.77	2412.34	2210.91	2009.48	1808.05
Average Net Loan	2714.49	2513.06	2311.63	2110.20	1908.77
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	75.23	54.47	48.74	48.19	38.48
<b>BOI (Foreign Currency)- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	328.13	328.13	328.13	328.13	328.13
Cumulative Repayments of Loans upto Previous Year	86.36	103.66	120.96	138.26	155.56
Net Loans Opening	241.77	224.47	207.17	189.87	172.57
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	17.30	17.30	17.30	17.30	17.30
Net Closing Loan	224.47	207.17	189.87	172.57	155.27
Average Net Loan	233.12	215.82	198.52	181.22	163.92
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	6.46	4.68	4.19	4.14	3.30



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>BOI (Foreign Currency)- DOCO-01 Jun-2006</b>					
Gross Opening Loan	850.54	850.54	850.54	850.54	850.54
Cumulative Repayments of Loans upto Previous Year	223.85	268.69	313.53	358.37	403.21
Net Loans Opening	626.69	581.85	537.01	492.17	447.33
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	44.84	44.84	44.84	44.84	44.84
Net Closing Loan	581.85	537.01	492.17	447.33	402.49
Average Net Loan	604.27	559.43	514.59	469.75	424.91
Rate of Interest on Loan	2.77	2.17	2.11	2.28	2.02
Interest on Loan	16.75	12.12	10.85	10.73	8.57
<b>Bond XVII-Addcap for 2007-08-31-Mar 2008</b>					
Gross Opening Loan	292.25	292.25	292.25	292.25	292.25
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	24.35	48.70
Net Loans Opening	292.25	292.25	292.25	267.90	243.55
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	24.35	24.35	24.35
Net Closing Loan	292.25	292.25	267.90	243.55	219.20
Average Net Loan	292.25	292.25	280.08	255.73	231.38
Rate of Interest on Loan	9.47	9.47	9.47	9.47	9.47
Interest on Loan	27.68	27.68	26.52	24.22	21.91
<b>Bond XXX-Addcap for 2009-10 - Loan 58</b>					
Gross Opening Loan	0.00	198.60	198.60	198.60	198.60
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	0.00	0.00
Net Loans Opening	0.00	198.60	198.60	198.60	198.60
ADD: Drawal(s) During the year	198.60	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	16.55
Net Closing Loan	198.60	198.60	198.60	198.60	182.05
Average Net Loan	99.30	198.60	198.60	198.60	190.33
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	8.74	17.48	17.48	17.48	16.75
<b>Bond XXX-Addcap for 2010-11-</b>					





Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Loan 59</b>					
Gross Opening Loan	0.00	0.00	142.24	142.24	142.24
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	0.00	0.00
Net Loans Opening	0.00	0.00	142.24	142.24	142.24
ADD: Drawal(s) During the year	0.00	142.24	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	11.85
Net Closing Loan	0.00	142.24	142.24	142.24	130.39
Average Net Loan	0.00	71.12	142.24	142.24	136.32
Rate of Interest on Loan	0.00	8.80	8.80	8.80	8.80
Interest on Loan	0.00	6.26	12.52	12.52	12.00
<b>Bond XXX-Addcap for 2011-12- Loan 60</b>					
Gross Opening Loan	0.00	0.00	0.00	13.25	13.25
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	0.00	0.00
Net Loans Opening	0.00	0.00	0.00	13.25	13.25
ADD: Drawal(s) During the year	0.00	0.00	13.25	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	1.10
Net Closing Loan	0.00	0.00	13.25	13.25	12.15
Average Net Loan	0.00	0.00	6.63	13.25	12.70
Rate of Interest on Loan	0.00	0.00	8.80	8.80	8.80
Interest on Loan	0.00	0.00	0.58	1.17	1.12
<b>Bond XXX-Addcap for 2012-13 - Loan 61</b>					
Gross Opening Loan	0.00	0.00	0.00	0.00	18.43
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	0.00	0.00
Net Loans Opening	0.00	0.00	0.00	0.00	18.43
ADD: Drawal(s) During the year	0.00	0.00	0.00	18.43	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	1.54
Net Closing Loan	0.00	0.00	0.00	18.43	16.89
Average Net Loan	0.00	0.00	0.00	9.22	17.66
Rate of Interest on Loan	0.00	0.00	0.00	8.80	8.80
Interest on Loan	0.00	0.00	0.00	0.81	1.55
<b>Bond XXX-Addcap for 2013-14- Loan 62</b>					
Gross Opening Loan	0.00	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2009-10	2010-11	2011-12	2012-13	2013-14
Cumulative Repayments of Loans upto Previous Year	0.00	0.00	0.00	0.00	0.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	80.89
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	6.74
Net Closing Loan	0.00	0.00	0.00	0.00	74.15
Average Net Loan	0.00	0.00	0.00	0.00	37.08
Rate of Interest on Loan	0.00	0.00	0.00	0.00	8.80
Interest on Loan	0.00	0.00	0.00	0.00	3.26
<b>Summary</b>					
Gross Opening Loan	55306.67	55505.27	55647.51	55660.76	55679.19
Cumulative Repayments of Loans upto Previous Year	25465.96	29652.42	34055.54	38483.01	42435.78
Net Loans Opening	29840.71	25852.85	21591.97	17177.75	13243.41
ADD: Drawal(s) During the year	198.60	142.24	13.25	18.43	80.89
Less: Repayment(s) of Loan During the year	4186.46	4403.12	4427.47	3952.77	2648.65
Net Closing Loan	25852.85	21591.97	17177.75	13243.41	10675.65
Average Net Loan	27846.78	23722.41	19384.86	15210.58	11959.53
Rate of Interest on Loan	8.57%	8.45%	8.47%	8.26%	7.90%
Interest on Loan	2387.06	2005.39	1642.04	1256.16	945.32



**ANNEXURE-II****CALCULATION OF WEIGHTED AVERAGE RATE OF INTEREST ON LOAN FOR TARIFF PERIOD 2014-19****Stage-I Combined Assets**

(₹ in lakh)

Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Bond VI- DOCO- 01-Apr-2003</b>					
Gross Opening Loan	29.00	29.00	29.00	29.00	29.00
Cumulative Repayments of Loans upto Previous Year	29.00	29.00	29.00	29.00	29.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VI-DOCO- 01-Jul-2003</b>					
Gross Opening Loan	8.00	8.00	8.00	8.00	8.00
Cumulative Repayments of Loans upto Previous Year	8.00	8.00	8.00	8.00	8.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VI-DOCO- 01 Oct-2003</b>					
Gross Opening Loan	22.00	22.00	22.00	22.00	22.00
Cumulative Repayments of Loans upto Previous Year	22.00	22.00	22.00	22.00	22.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	138.00	138.00	138.00	138.00	138.00
Cumulative Repayments of Loans upto Previous Year	138.00	138.00	138.00	138.00	138.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	38.00	38.00	38.00	38.00	38.00
Cumulative Repayments of Loans upto Previous Year	38.00	38.00	38.00	38.00	38.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	101.00	101.00	101.00	101.00	101.00
Cumulative Repayments of Loans upto Previous Year	101.00	101.00	101.00	101.00	101.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	25.00	25.00	25.00	25.00	25.00
Cumulative Repayments of Loans upto Previous Year	22.50	25.00	25.00	25.00	25.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Loans Opening	2.50	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.50	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	1.25	0.00	0.00	0.00	0.00
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.13	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	7.00	7.00	7.00	7.00	7.00
Cumulative Repayments of Loans upto Previous Year	6.30	7.00	7.00	7.00	7.00
Net Loans Opening	0.70	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.70	0.00	0.00	0.00	0.00
Net Closing Loan	0.35	0.00	0.00	0.00	0.00
Average Net Loan	0.53	0.00	0.00	0.00	0.00
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.05	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	18.00	18.00	18.00	18.00	18.00
Cumulative Repayments of Loans upto Previous Year	16.20	18.00	18.00	18.00	18.00
Net Loans Opening	1.80	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.80	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.90	0.00	0.00	0.00	0.00
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.09	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	197.00	197.00	197.00	197.00	197.00
Cumulative Repayments of Loans upto Previous Year	197.00	197.00	197.00	197.00	197.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	54.00	54.00	54.00	54.00	54.00
Cumulative Repayments of Loans upto Previous Year	54.00	54.00	54.00	54.00	54.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	145.00	145.00	145.00	145.00	145.00
Cumulative Repayments of Loans upto Previous Year	145.00	145.00	145.00	145.00	145.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond X-DOCO- 01 Apr-2003</b>					
Gross Opening Loan	193.00	193.00	193.00	193.00	193.00
Cumulative Repayments of Loans upto Previous Year	160.83	176.91	192.99	192.99	192.99
Net Loans Opening	32.17	16.09	0.01	0.01	0.01
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.08	16.08	0.00	0.00	0.00
Net Closing Loan	16.09	0.01	0.01	0.01	0.01
Average Net Loan	24.13	8.05	0.01	0.01	0.01
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	2.63	0.88	0.00	0.00	0.00
<b>Bond X-DOCO- 01 Jul 2003</b>					
Gross Opening Loan	53.00	53.00	53.00	53.00	53.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Repayments of Loans upto Previous Year	44.19	48.61	53.00	53.00	53.00
Net Loans Opening	8.81	4.39	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	4.42	4.39	0.00	0.00	0.00
Net Closing Loan	4.39	0.00	0.00	0.00	0.00
Average Net Loan	6.60	2.20	0.00	0.00	0.00
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	0.72	0.24	0.00	0.00	0.00
<b>Bond X-DOCO- 01 Oct 2003</b>					
Gross Opening Loan	142.00	142.00	142.00	142.00	142.00
Cumulative Repayments of Loans upto Previous Year	118.31	130.14	141.97	141.97	141.97
Net Loans Opening	23.69	11.86	0.03	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	11.83	11.83	0.00	0.00	0.00
Net Closing Loan	11.86	0.03	0.03	0.03	0.03
Average Net Loan	17.78	5.95	0.03	0.03	0.03
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	1.94	0.65	0.00	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Apr-2003</b>					
Gross Opening Loan	244.00	244.00	244.00	244.00	244.00
Cumulative Repayments of Loans upto Previous Year	182.98	203.31	223.64	243.97	243.97
Net Loans Opening	61.02	40.69	20.36	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	20.33	20.33	20.33	0.00	0.00
Net Closing Loan	40.69	20.36	0.03	0.03	0.03
Average Net Loan	50.86	30.53	10.20	0.03	0.03
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	4.98	2.99	1.00	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Jul-2003</b>					
Gross Opening Loan	867.00	867.00	867.00	867.00	867.00
Cumulative Repayments of Loans upto Previous Year	650.25	722.50	794.75	867.00	867.00
Net Loans Opening	216.75	144.50	72.25	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	72.25	72.25	72.25	0.00	0.00
Net Closing Loan	144.50	72.25	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Average Net Loan	180.63	108.38	36.13	0.00	0.00
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	17.70	10.62	3.54	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Oct-2003</b>					
Gross Opening Loan	454.00	454.00	454.00	454.00	454.00
Cumulative Repayments of Loans upto Previous Year	340.48	378.31	416.14	453.97	453.97
Net Loans Opening	113.52	75.69	37.86	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	37.83	37.83	37.83	0.00	0.00
Net Closing Loan	75.69	37.86	0.03	0.03	0.03
Average Net Loan	94.61	56.78	18.95	0.03	0.03
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	9.27	5.56	1.86	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	45.00	45.00	45.00	45.00	45.00
Cumulative Repayments of Loans upto Previous Year	45.00	45.00	45.00	45.00	45.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	12.00	12.00	12.00	12.00	12.00
Cumulative Repayments of Loans upto Previous Year	12.00	12.00	12.00	12.00	12.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Oct-2003</b>					





Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Gross Opening Loan	33.00	33.00	33.00	33.00	33.00
Cumulative Repayments of Loans upto Previous Year	33.00	33.00	33.00	33.00	33.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XII DOCO- 01 Apr-2003</b>					
Gross Opening Loan	15.00	15.00	15.00	15.00	15.00
Cumulative Repayments of Loans upto Previous Year	11.25	12.50	13.75	15.00	16.25
Net Loans Opening	3.75	2.50	1.25	0.00	-1.25
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.25	1.25	1.25	1.25	1.25
Net Closing Loan	2.50	1.25	0.00	-1.25	-2.50
Average Net Loan	3.13	1.88	0.63	0.00	0.00
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.30	0.18	0.06	0.00	0.00
<b>Bond XII DOCO- 01 Jul-2003</b>					
Gross Opening Loan	4.00	4.00	4.00	4.00	4.00
Cumulative Repayments of Loans upto Previous Year	2.98	3.31	3.64	3.97	3.97
Net Loans Opening	1.02	0.69	0.36	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.33	0.33	0.33	0.00	0.00
Net Closing Loan	0.69	0.36	0.03	0.03	0.03
Average Net Loan	0.86	0.52	0.19	0.03	0.03
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.08	0.05	0.02	0.00	0.00
<b>Bond XII DOCO- 01 Oct-2003</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	8.27	9.19	10.11	11.00	11.00
Net Loans Opening	2.73	1.81	0.89	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.92	0.92	0.89	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Closing Loan	1.81	0.89	0.00	0.00	0.00
Average Net Loan	2.27	1.35	0.45	0.00	0.00
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	0.22	0.13	0.04	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	108.00	108.00	108.00	108.00	108.00
Cumulative Repayments of Loans upto Previous Year	108.00	108.00	108.00	108.00	108.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	30.00	30.00	30.00	30.00	30.00
Cumulative Repayments of Loans upto Previous Year	30.00	30.00	30.00	30.00	30.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Oct-2003</b>					
Gross Opening Loan	79.01	79.01	79.01	79.01	79.01
Cumulative Repayments of Loans upto Previous Year	79.01	79.01	79.01	79.01	79.01
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Oriental Bank of Commerce- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	99.00	99.00	99.00	99.00	99.00
Cumulative Repayments of Loans upto Previous Year	82.50	90.75	99.00	99.00	99.00
Net Loans Opening	16.50	8.25	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.25	8.25	0.00	0.00	0.00
Net Closing Loan	8.25	0.00	0.00	0.00	0.00
Average Net Loan	12.38	4.13	0.00	0.00	0.00
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	1.53	0.51	0.00	0.00	0.00
<b>Oriental Bank of Commerce- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	27.00	27.00	27.00	27.00	27.00
Cumulative Repayments of Loans upto Previous Year	22.50	24.75	27.00	27.00	27.00
Net Loans Opening	4.50	2.25	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2.25	2.25	0.00	0.00	0.00
Net Closing Loan	2.25	0.00	0.00	0.00	0.00
Average Net Loan	3.38	1.13	0.00	0.00	0.00
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	0.42	0.14	0.00	0.00	0.00
<b>Oriental Bank of Commerce- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	73.00	73.00	73.00	73.00	73.00
Cumulative Repayments of Loans upto Previous Year	60.81	66.89	72.97	72.97	72.97
Net Loans Opening	12.19	6.11	0.03	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	6.08	6.08	0.00	0.00	0.00
Net Closing Loan	6.11	0.03	0.03	0.03	0.03
Average Net Loan	9.15	3.07	0.03	0.03	0.03
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	1.13	0.38	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	302.00	302.00	302.00	302.00	302.00
Cumulative Repayments of Loans upto Previous Year	302.00	302.00	302.00	302.00	302.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	83.00	83.00	83.00	83.00	83.00
Cumulative Repayments of Loans upto Previous Year	83.00	83.00	83.00	83.00	83.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	222.00	222.00	222.00	222.00	222.00
Cumulative Repayments of Loans upto Previous Year	222.00	222.00	222.00	222.00	222.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	69.00	69.00	69.00	69.00	69.00
Cumulative Repayments of Loans upto Previous Year	69.00	69.00	69.00	69.00	69.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	19.00	19.00	19.00	19.00	19.00
Cumulative Repayments of Loans upto Previous Year	19.00	19.00	19.00	19.00	19.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	51.00	51.00	51.00	51.00	51.00
Cumulative Repayments of Loans upto Previous Year	51.00	51.00	51.00	51.00	51.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO- 01 Apr-2003</b>					
Gross Opening Loan	138.00	138.00	138.00	138.00	138.00
Cumulative Repayments of Loans upto Previous Year	138.00	138.00	138.00	138.00	138.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	0.00	0.00	0.00	0.00	0.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO- 01 Jul-2003</b>					
Gross Opening Loan	38.00	38.00	38.00	38.00	38.00



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Repayments of Loans upto Previous Year	38.00	38.00	38.00	38.00	38.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	11.66	11.66	11.66	11.66	11.66
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO- 01 Oct-2003</b>					
Gross Opening Loan	101.00	101.00	101.00	101.00	101.00
Cumulative Repayments of Loans upto Previous Year	101.00	101.00	101.00	101.00	101.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	11.66	11.66	11.66	11.66	11.66
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO- 01 Apr-2003</b>					
Gross Opening Loan	135.00	135.00	135.00	135.00	135.00
Cumulative Repayments of Loans upto Previous Year	112.50	123.75	135.00	135.00	135.00
Net Loans Opening	22.50	11.25	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	11.25	11.25	0.00	0.00	0.00
Net Closing Loan	11.25	0.00	0.00	0.00	0.00
Average Net Loan	16.88	5.63	0.00	0.00	0.00
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	1.96	0.65	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO- 01 Jul-2003</b>					
Gross Opening Loan	37.00	37.00	37.00	37.00	37.00
Cumulative Repayments of Loans upto Previous Year	30.81	33.89	36.97	36.97	36.97
Net Loans Opening	6.19	3.11	0.03	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.08	3.08	0.00	0.00	0.00
Net Closing Loan	3.11	0.03	0.03	0.03	0.03



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Average Net Loan	4.65	1.57	0.03	0.03	0.03
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	0.54	0.18	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO- 01 Oct-2003</b>					
Gross Opening Loan	99.00	99.00	99.00	99.00	99.00
Cumulative Repayments of Loans upto Previous Year	82.50	90.75	99.00	99.00	99.00
Net Loans Opening	16.50	8.25	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.25	8.25	0.00	0.00	0.00
Net Closing Loan	8.25	0.00	0.00	0.00	0.00
Average Net Loan	12.38	4.13	0.00	0.00	0.00
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	1.44	0.48	0.00	0.00	0.00
<b>PFC- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	646.00	646.00	646.00	646.00	646.00
Cumulative Repayments of Loans upto Previous Year	646.00	646.00	646.00	646.00	646.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>PFC- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	178.00	178.00	178.00	178.00	178.00
Cumulative Repayments of Loans upto Previous Year	178.00	178.00	178.00	178.00	178.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>PFC- DOCO- 01 Oct-2003</b>					



Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Gross Opening Loan	474.00	474.00	474.00	474.00	474.00
Cumulative Repayments of Loans upto Previous Year	474.00	474.00	474.00	474.00	474.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>BOI (Foreign Currency)- DOCO- 01 Apr-2003</b>					
Gross Opening Loan	369.10	369.10	369.10	369.10	369.10
Cumulative Repayments of Loans upto Previous Year	194.43	213.89	233.35	252.81	272.27
Net Loans Opening	174.67	155.21	135.75	116.29	96.83
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	19.46	19.46	19.46	19.46	19.46
Net Closing Loan	155.21	135.75	116.29	96.83	77.37
Average Net Loan	164.94	145.48	126.02	106.56	87.10
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	3.18	2.81	2.43	2.06	1.68
<b>BOI (Foreign Currency)- DOCO- 01 Jul-2003</b>					
Gross Opening Loan	101.91	101.91	101.91	101.91	101.91
Cumulative Repayments of Loans upto Previous Year	53.67	59.04	64.41	69.78	75.15
Net Loans Opening	48.24	42.87	37.50	32.13	26.76
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.37	5.37	5.37	5.37	5.37
Net Closing Loan	42.87	37.50	32.13	26.76	21.39
Average Net Loan	45.56	40.19	34.82	29.45	24.08
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	0.88	0.78	0.67	0.57	0.46
<b>BOI (Foreign Currency)- DOCO- 01 Oct-2003</b>					
Gross Opening Loan	270.29	270.29	270.29	270.29	270.29
Cumulative Repayments of Loans upto Previous Year	142.39	156.64	170.89	185.14	199.39
Net Loans Opening	127.90	113.65	99.40	85.15	70.90
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.25	14.25	14.25	14.25	14.25





Stage-I Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Closing Loan	113.65	99.40	85.15	70.90	56.65
Average Net Loan	120.78	106.53	92.28	78.03	63.78
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	2.33	2.06	1.78	1.51	1.23
<b>Summary</b>					
Gross Opening Loan	6604.31	6604.31	6604.31	6604.31	6604.31
Cumulative Repayments of Loans upto Previous Year	5706.66	5955.14	6198.59	6370.55	6410.88
Net Loans Opening	897.65	649.17	405.72	233.76	193.43
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	248.48	243.45	171.96	40.33	40.33
Net Closing Loan	649.17	405.72	233.76	193.43	153.10
Average Net Loan	773.41	527.45	319.74	213.60	173.27
Rate of Interest on Loan	6.66%	5.55%	3.57%	1.94%	1.96%
Interest on Loan	51.53	29.28	11.42	4.15	3.40



## Stage-II Combined Assets

(₹ in lakh)

Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Bond VI- DOCO- 01-Apr-2006</b>					
Gross Opening Loan	147.00	147.00	147.00	147.00	147.00
Cumulative Repayments of Loans upto Previous Year	147.00	147.00	147.00	147.00	147.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VI-DOCO- 01-Aug-2005</b>					
Gross Opening Loan	100.00	100.00	100.00	100.00	100.00
Cumulative Repayments of Loans upto Previous Year	100.00	100.00	100.00	100.00	100.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VI-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	149.00	149.00	149.00	149.00	149.00
Cumulative Repayments of Loans upto Previous Year	149.00	149.00	149.00	149.00	149.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.13	13.13	13.13	13.13	13.13
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Apr-2006</b>					



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Gross Opening Loan	642.00	642.00	642.00	642.00	642.00
Cumulative Repayments of Loans upto Previous Year	642.00	642.00	642.00	642.00	642.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	11.00	11.00	11.00	11.00	11.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VII-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1212.00	1212.00	1212.00	1212.00	1212.00
Cumulative Repayments of Loans upto Previous Year	1212.00	1212.00	1212.00	1212.00	1212.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.64	13.64	13.64	13.64	13.64
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	167.00	167.00	167.00	167.00	167.00
Cumulative Repayments of Loans upto Previous Year	150.30	167.00	167.00	167.00	167.00
Net Loans Opening	16.70	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.70	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	8.35	0.00	0.00	0.00	0.00
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.86	0.00	0.00	0.00	0.00
<b>Bond VIII-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	168.00	168.00	168.00	168.00	168.00
Cumulative Repayments of Loans upto Previous Year	151.20	168.00	168.00	168.00	168.00
Net Loans Opening	16.80	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.80	0.00	0.00	0.00	0.00
Net Closing Loan	0.35	0.00	0.00	0.00	0.00
Average Net Loan	8.57	0.00	0.00	0.00	0.00
Rate of Interest on Loan	10.35	10.35	10.35	10.35	10.35
Interest on Loan	0.89	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	500.00	500.00	500.00	500.00	500.00
Cumulative Repayments of Loans upto Previous Year	500.00	500.00	500.00	500.00	500.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	15.00	15.00	15.00	15.00	15.00
Cumulative Repayments of Loans upto Previous Year	15.00	15.00	15.00	15.00	15.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond IX-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	2146.00	2146.00	2146.00	2146.00	2146.00
Cumulative Repayments of Loans upto Previous Year	2146.00	2146.00	2146.00	2146.00	2146.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	12.25	12.25	12.25	12.25	12.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond X-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	3863.00	3863.00	3863.00	3863.00	3863.00
Cumulative Repayments of Loans upto Previous Year	3219.18	3541.10	3863.02	3863.02	3863.02
Net Loans Opening	643.82	321.90	-0.02	-0.02	-0.02
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	321.92	321.92	0.00	0.00	0.00
Net Closing Loan	321.90	-0.02	-0.02	-0.02	-0.02
Average Net Loan	482.86	160.94	-0.02	-0.02	-0.02
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	52.63	17.54	0.00	0.00	0.00
<b>Bond X-DOCO- 01 Aug 2005</b>					
Gross Opening Loan	44.00	44.00	44.00	44.00	44.00
Cumulative Repayments of Loans upto Previous Year	36.68	40.35	44.02	44.02	44.02
Net Loans Opening	7.32	3.65	-0.02	-0.02	-0.02
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.67	3.67	0.00	0.00	0.00
Net Closing Loan	3.65	-0.02	-0.02	-0.02	-0.02
Average Net Loan	5.48	1.81	-0.02	-0.02	-0.02
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	0.60	0.20	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Bond X-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	3903.00	3903.00	3903.00	3903.00	3903.00
Cumulative Repayments of Loans upto Previous Year	3252.50	3577.75	3903.00	3903.00	3903.00
Net Loans Opening	650.50	325.25	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	325.25	325.25	0.00	0.00	0.00
Net Closing Loan	325.25	0.00	0.00	0.00	0.00
Average Net Loan	487.88	162.63	0.00	0.00	0.00
Rate of Interest on Loan	10.90	10.90	10.90	10.90	10.90
Interest on Loan	53.18	17.73	0.00	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Apr-2006</b>					
Gross Opening Loan	4295.00	4295.00	4295.00	4295.00	4295.00
Cumulative Repayments of Loans upto Previous Year	3221.27	3579.19	3937.11	4295.03	4295.03
Net Loans Opening	1073.73	715.81	357.89	-0.03	-0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	357.92	357.92	357.92	0.00	0.00
Net Closing Loan	715.81	357.89	-0.03	-0.03	-0.03
Average Net Loan	894.77	536.85	178.93	-0.03	-0.03
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	87.69	52.61	17.54	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Aug-2005</b>					
Gross Opening Loan	49.00	49.00	49.00	49.00	49.00
Cumulative Repayments of Loans upto Previous Year	36.73	40.81	44.89	48.97	48.97
Net Loans Opening	12.27	8.19	4.11	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	4.08	4.08	4.08	0.00	0.00
Net Closing Loan	8.19	4.11	0.03	0.03	0.03
Average Net Loan	10.23	6.15	2.07	0.03	0.03
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	1.00	0.60	0.20	0.00	0.00
<b>Bond XI-Option-I DOCO- 01 Jun-2006</b>					
Gross Opening Loan	4340.00	4340.00	4340.00	4340.00	4340.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Repayments of Loans upto Previous Year	3255.02	3616.69	3978.36	4340.03	4340.03
Net Loans Opening	1084.98	723.31	361.64	-0.03	-0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	361.67	361.67	361.67	0.00	0.00
Net Closing Loan	723.31	361.64	-0.03	-0.03	-0.03
Average Net Loan	904.15	542.47	180.80	-0.03	-0.03
Rate of Interest on Loan	9.80	9.80	9.80	9.80	9.80
Interest on Loan	88.61	53.16	17.72	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Apr-2006</b>					
Gross Opening Loan	752.00	752.00	752.00	752.00	752.00
Cumulative Repayments of Loans upto Previous Year	752.00	752.00	752.00	752.00	752.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Aug-2005</b>					
Gross Opening Loan	9.00	9.00	9.00	9.00	9.00
Cumulative Repayments of Loans upto Previous Year	9.00	9.00	9.00	9.00	9.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XI-Option-II DOCO- 01 Jun-2006</b>					
Gross Opening Loan	759.00	759.00	759.00	759.00	759.00
Cumulative Repayments of Loans upto Previous Year	759.00	759.00	759.00	759.00	759.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.20	9.20	9.20	9.20	9.20
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XII DOCO- 01 Apr-2006</b>					
Gross Opening Loan	97.00	97.00	97.00	97.00	97.00
Cumulative Repayments of Loans upto Previous Year	72.73	80.81	88.89	96.97	96.97
Net Loans Opening	24.27	16.19	8.11	0.03	0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.08	8.08	8.08	0.00	0.00
Net Closing Loan	16.19	8.11	0.03	0.03	0.03
Average Net Loan	20.23	12.15	4.07	0.00	0.00
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	1.96	1.18	0.39	0.00	0.00
<b>Bond XII DOCO- 01 Jun-2006</b>					
Gross Opening Loan	98.00	98.00	98.00	98.00	98.00
Cumulative Repayments of Loans upto Previous Year	73.52	81.69	89.86	98.03	98.03
Net Loans Opening	24.48	16.31	8.14	-0.03	-0.03
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	8.17	8.17	8.17	0.00	0.00
Net Closing Loan	16.31	8.14	-0.03	-0.03	-0.03
Average Net Loan	20.40	12.23	4.05	-0.03	-0.03
Rate of Interest on Loan	9.70	9.70	9.70	9.70	9.70
Interest on Loan	1.98	1.19	0.39	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Apr-2006</b>					
Gross Opening Loan	717.00	717.00	717.00	717.00	717.00
Cumulative Repayments of Loans upto Previous Year	717.00	717.00	717.00	717.00	717.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00





Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Aug-2005</b>					
Gross Opening Loan	9.00	9.00	9.00	9.00	9.00
Cumulative Repayments of Loans upto Previous Year	9.00	9.00	9.00	9.00	9.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XIII-Option-II DOCO- 01 Jun-2006</b>					
Gross Opening Loan	717.00	717.00	717.00	717.00	717.00
Cumulative Repayments of Loans upto Previous Year	717.00	717.00	717.00	717.00	717.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.85	7.85	7.85	7.85	7.85
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Bond XV-DOCO- 01 Feb-2007</b>					
Gross Opening Loan	46.00	46.00	46.00	46.00	46.00
Cumulative Repayments of Loans upto Previous Year	26.82	30.65	34.48	38.31	42.14
Net Loans Opening	19.18	15.35	11.52	7.69	3.86
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	3.83	3.83	3.83	3.83	3.83
Net Closing Loan	15.35	11.52	7.69	3.86	0.03
Average Net Loan	17.27	13.44	9.61	5.78	1.95
Rate of Interest on Loan	6.68	6.68	6.68	6.68	6.68



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Interest on Loan	1.15	0.90	0.64	0.39	0.13
<b>Bond XV-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	254.00	254.00	254.00	254.00	254.00
Cumulative Repayments of Loans upto Previous Year	148.18	169.35	190.52	211.69	232.86
Net Loans Opening	105.82	84.65	63.48	42.31	21.14
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	21.17	21.17	21.17	21.17	21.17
Net Closing Loan	84.65	63.48	42.31	21.14	-0.03
Average Net Loan	95.24	74.07	52.90	31.72	10.55
Rate of Interest on Loan	6.68	6.68	6.68	6.68	6.68
Interest on Loan	6.36	4.95	3.53	2.12	0.71
<b>Bond XVII-Addcap for 2005-06-31 Mar-2006</b>					
Gross Opening Loan	54.00	54.00	54.00	54.00	54.00
Cumulative Repayments of Loans upto Previous Year	27.00	32.40	37.80	43.20	48.60
Net Loans Opening	27.00	21.60	16.20	10.80	5.40
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	5.40	5.40	5.40	5.40	5.40
Net Closing Loan	21.60	16.20	10.80	5.40	0.00
Average Net Loan	24.30	18.90	13.50	8.10	2.70
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	1.80	1.40	1.00	0.60	0.20
<b>Bond XVII-DOCO- 1 Apr-2006</b>					
Gross Opening Loan	1143.00	1143.00	1143.00	1143.00	1143.00
Cumulative Repayments of Loans upto Previous Year	571.50	685.80	800.10	914.40	1028.70
Net Loans Opening	571.50	457.20	342.90	228.60	114.30
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	114.30	114.30	114.30	114.30	114.30
Net Closing Loan	457.20	342.90	228.60	114.30	0.00
Average Net Loan	514.35	400.05	285.75	171.45	57.15
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	38.01	29.56	21.12	12.67	4.22
<b>Bond XVII-DOCO- 1 Aug-2005</b>					



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Gross Opening Loan	900.00	900.00	900.00	900.00	900.00
Cumulative Repayments of Loans upto Previous Year	450.00	540.00	630.00	720.00	810.00
Net Loans Opening	450.00	360.00	270.00	180.00	90.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	90.00	90.00	90.00	90.00	90.00
Net Closing Loan	360.00	270.00	180.00	90.00	0.00
Average Net Loan	405.00	315.00	225.00	135.00	45.00
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	29.93	23.28	16.63	9.98	3.33
<b>Bond XVII-DOCO- 1 Feb-2007</b>					
Gross Opening Loan	147.00	147.00	147.00	147.00	147.00
Cumulative Repayments of Loans upto Previous Year	73.50	88.20	102.90	117.60	132.30
Net Loans Opening	73.50	58.80	44.10	29.40	14.70
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	14.70	14.70	14.70	14.70	14.70
Net Closing Loan	58.80	44.10	29.40	14.70	0.00
Average Net Loan	66.15	51.45	36.75	22.05	7.35
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	4.89	3.80	2.72	1.63	0.54
<b>Bond XVII-DOCO- 1 Jun-2006</b>					
Gross Opening Loan	1226.00	1226.00	1226.00	1226.00	1226.00
Cumulative Repayments of Loans upto Previous Year	613.00	735.60	858.20	980.80	1103.40
Net Loans Opening	613.00	490.40	367.80	245.20	122.60
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	122.60	122.60	122.60	122.60	122.60
Net Closing Loan	490.40	367.80	245.20	122.60	0.00
Average Net Loan	551.70	429.10	306.50	183.90	61.30
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	40.77	31.71	22.65	13.59	4.53
<b>Bond XIX-DOCO- 01 Feb-2007</b>					
Gross Opening Loan	832.00	832.00	832.00	832.00	832.00
Cumulative Repayments of Loans upto Previous Year	277.32	346.65	415.98	485.31	554.64
Net Loans Opening	554.68	485.35	416.02	346.69	277.36



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	69.33	69.33	69.33	69.33	69.33
Net Closing Loan	485.35	416.02	346.69	277.36	208.03
Average Net Loan	520.02	450.69	381.36	312.03	242.70
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	48.10	41.69	35.28	28.86	22.45
<b>Bond XIX-DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1768.00	1768.00	1768.00	1768.00	1768.00
Cumulative Repayments of Loans upto Previous Year	589.32	736.65	883.98	1031.31	1178.64
Net Loans Opening	1178.68	1031.35	884.02	736.69	589.36
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	147.33	147.33	147.33	147.33	147.33
Net Closing Loan	1031.35	884.02	736.69	589.36	442.03
Average Net Loan	1105.02	957.69	810.36	663.03	515.70
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	102.21	88.59	74.96	61.33	47.70
<b>Oriental Bank of Commerce-DOCO- 01 Apr-2006</b>					
Gross Opening Loan	164.00	164.00	164.00	164.00	164.00
Cumulative Repayments of Loans upto Previous Year	136.68	150.35	164.02	164.02	164.02
Net Loans Opening	27.32	13.65	-0.02	-0.02	-0.02
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	13.67	13.67	0.00	0.00	0.00
Net Closing Loan	13.65	-0.02	-0.02	-0.02	-0.02
Average Net Loan	20.49	6.82	-0.02	-0.02	-0.02
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	2.53	0.84	0.00	0.00	0.00
<b>Oriental Bank of Commerce-DOCO- 01 Aug-2005</b>					
Gross Opening Loan	8.00	8.00	8.00	8.00	8.00
Cumulative Repayments of Loans upto Previous Year	6.68	7.35	8.02	8.02	8.02
Net Loans Opening	1.32	0.65	-0.02	-0.02	-0.02
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.67	0.67	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Net Closing Loan	0.65	-0.02	-0.02	-0.02	-0.02
Average Net Loan	0.99	0.32	-0.02	-0.02	-0.02
Rate of Interest on Loan	7.39	7.39	7.39	7.39	7.39
Interest on Loan	0.07	0.02	0.00	0.00	0.00
<b>Oriental Bank of Commerce- DOCO- 01 Feb-2007</b>					
Gross Opening Loan	153.00	153.00	153.00	153.00	153.00
Cumulative Repayments of Loans upto Previous Year	127.50	140.25	153.00	153.00	153.00
Net Loans Opening	25.50	12.75	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	12.75	12.75	0.00	0.00	0.00
Net Closing Loan	12.75	0.00	0.00	0.00	0.00
Average Net Loan	19.13	6.38	0.00	0.00	0.00
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	2.36	0.79	0.00	0.00	0.00
<b>Oriental Bank of Commerce- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	1017.00	1017.00	1017.00	1017.00	1017.00
Cumulative Repayments of Loans upto Previous Year	847.50	932.25	1017.00	1017.00	1017.00
Net Loans Opening	169.50	84.75	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	84.75	84.75	0.00	0.00	0.00
Net Closing Loan	84.75	0.00	0.00	0.00	0.00
Average Net Loan	127.13	42.38	0.00	0.00	0.00
Rate of Interest on Loan	12.35	12.35	12.35	12.35	12.35
Interest on Loan	15.70	5.23	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	2016.00	2016.00	2016.00	2016.00	2016.00
Cumulative Repayments of Loans upto Previous Year	2016.00	2016.00	2016.00	2016.00	2016.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	23.00	23.00	23.00	23.00	23.00
Cumulative Repayments of Loans upto Previous Year	23.00	23.00	23.00	23.00	23.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>ICICI- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	2037.00	2037.00	2037.00	2037.00	2037.00
Cumulative Repayments of Loans upto Previous Year	2037.00	2037.00	2037.00	2037.00	2037.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	7.32	7.32	7.32	7.32	7.32
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	461.00	461.00	461.00	461.00	461.00
Cumulative Repayments of Loans upto Previous Year	461.00	461.00	461.00	461.00	461.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Aug-2005</b>					



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Gross Opening Loan	5.00	5.00	5.00	5.00	5.00
Cumulative Repayments of Loans upto Previous Year	5.00	5.00	5.00	5.00	5.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Corporation Bank- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	466.00	466.00	466.00	466.00	466.00
Cumulative Repayments of Loans upto Previous Year	466.00	466.00	466.00	466.00	466.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	13.00	13.00	13.00	13.00	13.00
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO- 01 Apr-2006</b>					
Gross Opening Loan	922.00	922.00	922.00	922.00	922.00
Cumulative Repayments of Loans upto Previous Year	922.00	922.00	922.00	922.00	922.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	11.66	11.66	11.66	11.66	11.66
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO- 01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans	11.00	11.00	11.00	11.00	11.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
upto Previous Year					
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	11.66	11.66	11.66	11.66	11.66
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-I DOCO-01 Jun-2006</b>					
Gross Opening Loan	932.00	932.00	932.00	932.00	932.00
Cumulative Repayments of Loans upto Previous Year	932.00	932.00	932.00	932.00	932.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	11.66	11.66	11.66	11.66	11.66
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO-01 Apr-2006</b>					
Gross Opening Loan	899.00	899.00	899.00	899.00	899.00
Cumulative Repayments of Loans upto Previous Year	749.18	824.10	899.00	899.00	899.00
Net Loans Opening	149.82	74.90	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	74.92	74.90	0.00	0.00	0.00
Net Closing Loan	74.90	0.00	0.00	0.00	0.00
Average Net Loan	112.36	37.45	0.00	0.00	0.00
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	13.03	4.34	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO-01 Aug-2005</b>					
Gross Opening Loan	11.00	11.00	11.00	11.00	11.00
Cumulative Repayments of Loans upto Previous Year	9.18	10.10	11.00	11.00	11.00
Net Loans Opening	1.82	0.90	0.00	0.00	0.00





Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.92	0.90	0.00	0.00	0.00
Net Closing Loan	0.90	0.00	0.00	0.00	0.00
Average Net Loan	1.36	0.45	0.00	0.00	0.00
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	0.16	0.05	0.00	0.00	0.00
<b>Punjab National Bank-II DOCO-01 Jun-2006</b>					
Gross Opening Loan	909.00	909.00	909.00	909.00	909.00
Cumulative Repayments of Loans upto Previous Year	757.50	833.25	909.00	909.00	909.00
Net Loans Opening	151.50	75.75	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	75.75	75.75	0.00	0.00	0.00
Net Closing Loan	75.75	0.00	0.00	0.00	0.00
Average Net Loan	113.63	37.88	0.00	0.00	0.00
Rate of Interest on Loan	11.60	11.60	11.60	11.60	11.60
Interest on Loan	13.18	4.39	0.00	0.00	0.00
<b>PFC- DOCO- 01 Apr-2005</b>					
Gross Opening Loan	4304.00	4304.00	4304.00	4304.00	4304.00
Cumulative Repayments of Loans upto Previous Year	4304.00	4304.00	4304.00	4304.00	4304.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>PFC- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	49.00	49.00	49.00	49.00	49.00
Cumulative Repayments of Loans upto Previous Year	49.00	49.00	49.00	49.00	49.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>PFC- DOCO- 01 Jun-2006</b>					
Gross Opening Loan	4349.00	4349.00	4349.00	4349.00	4349.00
Cumulative Repayments of Loans upto Previous Year	4349.00	4349.00	4349.00	4349.00	4349.00
Net Loans Opening	0.00	0.00	0.00	0.00	0.00
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	0.00	0.00	0.00	0.00	0.00
Net Closing Loan	0.00	0.00	0.00	0.00	0.00
Average Net Loan	0.00	0.00	0.00	0.00	0.00
Rate of Interest on Loan	9.25	9.25	9.25	9.25	9.25
Interest on Loan	0.00	0.00	0.00	0.00	0.00
<b>BOI (Foreign Currency)- DOCO- 01 Apr-2006</b>					
Gross Opening Loan	3820.75	3820.75	3820.75	3820.75	3820.75
Cumulative Repayments of Loans upto Previous Year	2012.70	2214.13	2415.56	2616.99	2818.42
Net Loans Opening	1808.05	1606.62	1405.19	1203.76	1002.33
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	201.43	201.43	201.43	201.43	201.43
Net Closing Loan	1606.62	1405.19	1203.76	1002.33	800.90
Average Net Loan	1707.34	1505.91	1304.48	1103.05	901.62
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	32.95	29.06	25.18	21.29	17.40
<b>BOI (Foreign Currency)- DOCO- 01 Aug-2005</b>					
Gross Opening Loan	328.13	328.13	328.13	328.13	328.13
Cumulative Repayments of Loans upto Previous Year	172.86	190.16	207.46	224.76	242.06
Net Loans Opening	155.27	137.97	120.67	103.37	86.07
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	17.30	17.30	17.30	17.30	17.30
Net Closing Loan	137.97	120.67	103.37	86.07	68.77
Average Net Loan	146.62	129.32	112.02	94.72	77.42
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	2.83	2.50	2.16	1.83	1.49



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>BOI (Foreign Currency)- DOCO-01 Jun-2006</b>					
Gross Opening Loan	850.54	850.54	850.54	850.54	850.54
Cumulative Repayments of Loans upto Previous Year	448.05	492.89	537.73	582.57	627.41
Net Loans Opening	402.49	357.65	312.81	267.97	223.13
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	44.84	44.84	44.84	44.84	44.84
Net Closing Loan	357.65	312.81	267.97	223.13	178.29
Average Net Loan	380.07	335.23	290.39	245.55	200.71
Rate of Interest on Loan	1.93	1.93	1.93	1.93	1.93
Interest on Loan	7.34	6.47	5.60	4.74	3.87
<b>Bond XVII-Addcap for 2007-08-31-Mar 2008</b>					
Gross Opening Loan	292.25	292.25	292.25	292.25	292.25
Cumulative Repayments of Loans upto Previous Year	73.05	97.40	121.75	146.10	170.45
Net Loans Opening	219.20	194.85	170.50	146.15	121.80
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	24.35	24.35	24.35	24.35	24.35
Net Closing Loan	194.85	170.50	146.15	121.80	97.45
Average Net Loan	207.03	182.68	158.33	133.98	109.63
Rate of Interest on Loan	9.47	9.47	9.47	9.47	9.47
Interest on Loan	19.61	17.30	14.99	12.69	10.38
<b>Bond XXX-Addcap for 2009-10 - Loan 58</b>					
Gross Opening Loan	198.60	198.60	198.60	198.60	198.60
Cumulative Repayments of Loans upto Previous Year	16.55	33.10	49.65	66.20	82.75
Net Loans Opening	182.05	165.50	148.95	132.40	115.85
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	16.55	16.55	16.55	16.55	16.55
Net Closing Loan	165.50	148.95	132.40	115.85	99.30
Average Net Loan	173.78	157.23	140.68	124.13	107.58
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	15.29	13.84	12.38	10.92	9.47
<b>Bond XXX-Addcap for 2010-11-</b>					



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
<b>Loan 59</b>					
Gross Opening Loan	142.24	142.24	142.24	142.24	142.24
Cumulative Repayments of Loans upto Previous Year	11.85	23.70	35.55	47.40	59.25
Net Loans Opening	130.39	118.54	106.69	94.84	82.99
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	11.85	11.85	11.85	11.85	11.85
Net Closing Loan	118.54	106.69	94.84	82.99	71.14
Average Net Loan	124.47	112.62	100.77	88.92	77.07
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	10.95	9.91	8.87	7.82	6.78
<b>Bond XXX-Addcap for 2011-12-Loan 60</b>					
Gross Opening Loan	13.25	13.25	13.25	13.25	13.25
Cumulative Repayments of Loans upto Previous Year	1.10	2.20	3.30	4.40	5.50
Net Loans Opening	12.15	11.05	9.95	8.85	7.75
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.10	1.10	1.10	1.10	1.10
Net Closing Loan	11.05	9.95	8.85	7.75	6.65
Average Net Loan	11.60	10.50	9.40	8.30	7.20
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	1.02	0.92	0.83	0.73	0.63
<b>Bond XXX-Addcap for 2012-13 - Loan 61</b>					
Gross Opening Loan	18.43	18.43	18.43	18.43	18.43
Cumulative Repayments of Loans upto Previous Year	1.54	3.08	4.62	6.16	7.70
Net Loans Opening	16.89	15.35	13.81	12.27	10.73
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	1.54	1.54	1.54	1.54	1.54
Net Closing Loan	15.35	13.81	12.27	10.73	9.19
Average Net Loan	16.12	14.58	13.04	11.50	9.96
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	1.42	1.28	1.15	1.01	0.88
<b>Bond XXX-Addcap for 2013-14-Loan 62</b>					
Gross Opening Loan	80.89	80.89	80.89	80.89	80.89



Stage-II Combined Assets					
Details of Loan	2014-15	2015-16	2016-17	2017-18	2018-19
Cumulative Repayments of Loans upto Previous Year	6.74	13.48	20.22	26.96	33.70
Net Loans Opening	74.15	67.41	60.67	53.93	47.19
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	6.74	6.74	6.74	6.74	6.74
Net Closing Loan	67.41	60.67	53.93	47.19	40.45
Average Net Loan	70.78	64.04	57.30	50.56	43.82
Rate of Interest on Loan	8.80	8.80	8.80	8.80	8.80
Interest on Loan	6.23	5.64	5.04	4.45	3.86
<b>Summary</b>					
Gross Opening Loan	55760.08	55760.08	55760.08	55760.08	55760.08
Cumulative Repayments of Loans upto Previous Year	45084.43	47686.48	50254.99	51909.27	52823.63
Net Loans Opening	10675.65	8073.60	5505.09	3850.81	2936.45
ADD: Drawal(s) During the year	0.00	0.00	0.00	0.00	0.00
Less: Repayment(s) of Loan During the year	2602.05	2568.51	1654.28	914.36	914.36
Net Closing Loan	8073.60	5505.09	3850.81	2936.45	2022.09
Average Net Loan	9374.63	6789.35	4677.95	3393.63	2479.27
Rate of Interest on Loan	7.54%	6.96%	6.22%	5.79%	5.59%
Interest on Loan	707.29	472.67	290.95	196.63	138.56

