

# **Appendices & Annexures**



**Appendix-I**  
**(Referred to in para 14.1)**  
**Recoveries at the instance of Audit during 2018-19**

(Amount ₹ in lakh)

| Name of Ministry/ Department | Name of the CPSE                       | Audit observations in brief   | Amount of recovery pointed out by Audit | Amount recovered by the Management |
|------------------------------|--|---|---|------------------------------------|
| Chemicals and Fertilisers    | Madras Fertilisers Limited             | Purchase of naphtha without obtaining assurance from Tamil Nadu Government regarding waiver of Value Added Tax.   | 439                                     | 439                                |
| Civil Aviation               | Air India Limited                      | Non-compliance to penalty clauses of the contract resulting in non-levy of penalty from Caterers.   | 8.81                                    | 8.81                               |
| Coal                         | Northern Coalfields Limited            | Excess payment to Forest Department on account of transit fee.  | 1874.29                                 | 218.81                             |
| Coal                         | Mahanadi Coalfields Limited            | Non recovery of interest for the period March 2016 to March 2018 from NBCC in respect of advances given for CSR work.   | 218                                     | 218                                |
| Finance                      | Oriental Insurance Company Limited     | Excess payment of commission to insurance agents and insurance intermediaries in violation of IRDA Regulations.   | 9.51                                    | 4.99                               |
| Finance                      | United India Insurance Company Limited | Recovery of Marine cargo claim in favour of State Trading Corporation towards damage of urea occurred during collapse of two vessels. The claim was settled subject to obtaining letter of subrogation to effect recoveries from the vessel owners. | 1582                                    | 333                                |

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|                                    |   |   |                |                |
|------------------------------------|---|---|----------------|----------------|
| <b>Finance</b>                     | The New India Assurance Company Limited | Excess payment of Commission.   | 16.46          | 8.56           |
| <b>Finance</b>                     | The New India Assurance Company Limited | Excess payment of survey fee.   | 2.21           | 2.21           |
| <b>Road Transport and Highways</b> | NHAI                                    | Non recovery of Mobilisation advance from contractor.   | 1076           | 1076           |
| <b>Road Transport and Highways</b> | NHAI                                    | Short recovery of damages from contractors.   | 3.00           | 3.00           |
| <b>Petroleum and Natural Gas</b>   | ONGC                                    | Non sharing of expenditure towards installation and commissioning of Vessel and Air Traffic System of East Coast from other project partners. | 2831           | 2831           |
|                                    |   | <b>TOTAL</b>  | <b>8060.28</b> | <b>5143.38</b> |

**Appendix-II**  
**(Referred to in para 14.2)**  
**Corrections/Rectifications at the instance of Audit**

| Name of Ministry/Department | Name of the CPSE                            | Audit observations/suggestions in brief  | Action taken by the Management  |
|-----------------------------|---|--|---|
| Chemical and Fertilizers    | Rashtriya Chemicals and Fertilizers Limited | Non provision of crèche facility under section 48 of the Factories Act, 1948.  | The crèche facility was made operational from 14.12.2018.   |
| Petroleum and Natural Gas   | Indian Oil Corporation Limited              | IOCL reimbursed the cost of spectacles/contact lenses to employees in respect of self and/or eligible family members upto the prescribed annual ceiling per financial year on self-certification basis which is not permissible as per DPE guidelines. | The company decided to discontinue the current provision of reimbursement of the cost of spectacles/ contact lenses with immediate effect |
| Steel                       | SAIL  | Durgapur Steel Plant, SAIL was making advance payment of electricity bill to DVC which was undue benefit to DVC and loss of interest to SAIL.  | Advance payment of bill to DVC has been stopped.  |

**Appendix-III**  
**(Referred to in Chapter XV)**  
**Statement showing the details of Audit Reports (Commercial) upto to 2019**  
**for which Action Taken Notes were pending**

| <b>No. &amp; year of Report</b>                            | <b>Name of Report</b> | <b>Para No.</b>                           |
|--|-----------------------|---|
| <b>Ministry of Chemicals and Fertilizers</b>               |                       |   |
| 11 of 2018   | Compliance Audit      | Para 1.1                                  |
| <b>Ministry of Civil Aviation</b>                          |                       |   |
| 15 of 2016   | Compliance Audit      | Para 2.3                                  |
| 13 of 2019   | Compliance Audit      | Para 1.1 to 1.9                           |
| <b>Ministry of Coal</b>                                    |                       |   |
| 12 of 2019   | Performance Audit     |   |
| 13 of 2019   | Compliance Audit      | Para 2.1 to 2.3                           |
| <b>Ministry of Finance</b>                                 |                       |   |
| 21 of 2015   | Compliance Audit      | Para 7.3                                  |
| 15 of 2016   | Compliance Audit      | Para 7.3                                  |
| 9 of 2017  | Compliance Audit      | Para 7.1                                  |
| 16 of 2017   | Performance Audit     |   |
| 11 of 2018   | Compliance Audit      | Para 5.1                                  |
| 13 of 2019   | Compliance Audit      | Para 3.1 to 3.4                           |
| <b>Ministry of Heavy Industries and Public Enterprises</b> |                       |   |
| 29 of 2017   | Performance Audit     |   |
| 11 of 2018   | Compliance Audit      | Para 6.2                                  |
| 13 of 2019   | Compliance Audit      | Para 4.1                                  |
| <b>Ministry of Mines</b>                                   |                       |   |
| 6 of 2016  | Performance Audit     |   |
| <b>Ministry of Petroleum and Natural Gas</b>               |                       |   |
| 11 of 2018   | Compliance Audit      | Para 9.4                                  |
| 7 of 2019  | Performance Audit     |   |
| 13 of 2019   | Compliance Audit      | Para 6.1, 6.2, 6.5, 6.7, 6.9 and 6.12     |
| <b>Ministry of Power</b>                                   |                       |   |
| 13 of 2019   | Compliance Audit      | Para 7.1, 7.3, 7.4, 7.5, 7.6, 7.8 and 7.9 |
| <b>Ministry of Road Transport and Highways</b>             |                       |   |
| 11 of 2018   | Compliance Audit      | Para 11.3, 11.5 and 11.6                  |
| 13 of 2019   | Compliance Audit      | Para 8.1 to 8.3                           |
| <b>Ministry of Steel</b>                                   |                       |   |
| 5 of 2019  | Performance Audit     |   |
| 13 of 2019   | Compliance Audit      | Para 10.1 to 10.8                         |
| <b>Ministry of Textiles</b>                                |                       |   |
| 11 of 2018   | Compliance Audit      | Para 13.1                                 |
| 13 of 2019   | Compliance Audit      | Para 11.1                                 |

**Annexure-I**  
(Referred to in Para No.3.1)

**Statement showing year wise benefit derived by the contractor under the mining contract for power cost component**

| Year                     | Coal extracted (in lakh tone) | Mining fees (₹ per tone) | Cost for the power component included in the mining fees (₹ per tone) | Total cost paid to the contractor for power component as part of the mining fees (₹ in crore) | Electricity charges actually recovered from the contractor (₹ in crore) | Benefit accruing to the contractor (₹ in crore) |
|--------------------------|-------------------------------|--------------------------|---|---|---|---|
| (a)                      | (b)                           | (c)                      | (d)   | (e) = [(b) x (d)]   | (f)   | (g) = [(e) – (f)]                               |
| 2012-13 (from 1/ 2013)   | 44.51                         | 155.55                   | 2.84  | 1.26  | 0.15  | 1.11  |
| 2013-14                  | 167.80                        | 165.77                   | 3.40  | 5.71  | 0.76  | 4.95  |
| 2014-15                  | 197.44                        | 178.10                   | 4.07  | 8.04  | 1.29  | 6.75  |
| 2015-16                  | 235.62                        | 178.27                   | 3.71  | 8.74  | 1.48  | 7.26  |
| 2016-17                  | 250.00                        | 171.87                   | 4.08  | 10.20   | 1.70  | 8.50  |
| 2017-18                  | 262.50                        | 191.07                   | 4.08  | 10.71   | 1.55  | 9.16  |
| 2018- 19 (upto 12/ 2018) | 200.62                        | 198.77                   | 4.35  | 8.73  | 1.29  | 7.44  |
| <b>Total</b>             |                               |                          |   | <b>53.39</b>  | <b>8.22</b>   | <b>45.17</b>                                    |

**Annexure-II**  
**(Referred to in Para No.5.1.1)**

| Sl. No. | Name of project                       | Lead Bank                 | Project Length (in KM) | Amount of original sanction of Loan without cost overrun |                   | Sanction of Loan for Cost overruns           |                   | Present Status of CA | Amount outstanding as on 31.12.2019 |                            | Quality of Loan |
|---------|---------------------------------------|---------------------------|------------------------|--|-------------------|--|-------------------|----------------------|-------------------------------------|----------------------------|-----------------|
|         |                                       |                           |                        | Date   | Amount (In ₹ Cr.) | Date   | Amount (In ₹ Cr.) |                      | Principal Amount (In ₹ Cr.)         | Interest Amount (In ₹ Cr.) |                 |
| 1       | IVRCL Indore Gujarat Tollways Limited | Bank of India             | 155.15                 | 08/03/2010   | 208               | (24-3-2015, March-2016, Oct- 2016, May-2014) | 108.64            | Not Terminated       | 299.71                              | 130.79                     | NPA             |
| 2       | Barasat-Krishnagar Expressway Limited | Oriental Bank of Commerce | 84.317                 | 06/07/2011   | 152               | 9/15/2015                                    | 8.6               | CA Terminated        | 121.18                              | 54.29                      | Written Off     |
| 3       | Bareilly Highways Project Limited     | State Bank of India       | 151                    | 01/12/2011   | 200               | 3/1/2016                                     | 58.69             | CA Terminated        | 253.46                              | 99.90                      | Written Off     |
| 4       | Sidhi Singrauli Road Project Ltd      | Punjab National Bank      | 102.6                  | 08/01/2013   | 150               |  | 0                 | Not Terminated       | 142.91                              | 23.91                      | NPA             |
| 5       | SEW LSY Highway Limited               | Punjab National Bank      | 206                    | 30/04/2011   | 240               |  | 0                 | CA Terminated        | 89.06                               | 54.77                      | Written Off     |



|    |  |                           |         |            |       |                        |       |                |        |        |             |
|----|--|---------------------------|---------|------------|-------|------------------------|-------|----------------|--------|--------|-------------|
| 6  | Sai Maatarini Tollways Limited                     | IDBI Bank                 | 166.173 | 03/08/2012 | 280   |                        | 0     | CA Terminated  | 278.66 | 130.83 | NPA         |
| 7  | Haridwar Highways Project Limited                  | Axis bank                 | 78.76   | 01/06/2010 | 105   | 24/03/2015, 29/03/2017 | 51.96 | CA Terminated  | 156.96 | 53.36  | Written Off |
| 8  | Concast Path Bameetha Satna Road Projects Pvt. Ltd | Oriental Bank of Commerce | 97      | 11/03/2013 | 45.72 |                        | 0     | CA Terminated  | 43.20  | 19.06  | Written Off |
| 9  | Sion-Panvel Tollways Private Limited               | Indian Overseas bank      | 23.09   | 31/03/2011 | 160   |                        | 0     | CA Terminated  | 160.00 | 84.01  | Written Off |
| 10 | Barwa Adda Expressway Limited                      | Bank of Baroda            | 122.88  | 31/11/2011 | 400   |                        | 0     | Not Terminated | 350.36 | 44.19  | NPA         |
| 11 | Bansal Pathway Mangwan Chakghat Private Limited    | Allahabad bank            | 52.071  | 08/12/2017 | 80    |                        | 0     | Not Terminated | 71.61  | 0.00   | Standard    |
| 12 | Biora Dewas Highway Private Limited                | Axis bank                 | 141.259 | 09/06/2016 | 300   |                        | 0     | Not Terminated | 295.30 | 0.00   | Standard    |

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|-----------|---|--------------------------------|--------|------------|-----|------------------------------------|--------|----------------|--------|-------|-----------------------|
| <b>13</b> | Navayuga Jhanvi Toll Bridge Private Limited   | SBH                            | 50.943 | 31/03/2011 | 80  |                                    | 0      | Not Terminated | 39.15  | 1.27  | Restructured standard |
| <b>14</b> | Pune Satara Tollroad Private Limited          | IDFC bank (later on Axis Bank) | 140.35 | 11/04/2014 | 200 |                                    | 0      | Not Terminated | 187.60 | 0.00  | Restructured standard |
| <b>15</b> | DA Toll Road Limited                          | SBI                            | 179.5  | 26/03/2014 | 400 |                                    | 0      | Not Terminated | 398.00 | 21.16 | Restructured standard |
| <b>16</b> | Yadeshi Aurangabad Tollways Limited           | IDBI bank                      | 189.09 | 11/11/2014 | 400 |                                    | 0      | Not Terminated | 395.48 | 0.00  | Standard              |
| <b>17</b> | Rayalseema Expressway Pvt. Ltd.               | IDFC bank                      | 188.75 | 01/06/2010 | 240 | 17/12/2014, 29/12/2015, 30/12/2016 | 137.59 | Not Terminated | 305.87 | 0.00  | Standard              |
| <b>18</b> | Kaithal Tollway Private Limited               | IDBI                           | 165.76 | 16/12/2014 | 200 |                                    | 0      | Not Terminated | 120.98 | 0.00  | Standard              |
| <b>19</b> | AE Tollways Private Limited                   | IDBI                           | 123.87 | 29/03/2016 | 330 |                                    | 0      | Not Terminated | 300.29 | 0.00  | Loan prepaid          |
| <b>20</b> | Navayuga Quazigund Expressway Private Limited | SBI                            | 15.25  | 27/10/2010 | 375 |                                    | 0      | Not Terminated | 0.00   | 0.00  | Loan prepaid          |

|    |  |   |  |            |        |  |   |                |        |       |                             |
|----|--|---|--|------------|--------|--|---|----------------|--------|-------|-----------------------------|
| 21 | DBL Patan<br>Rehli<br>Tollways<br>Limited                                    | State Bank of<br>India                              | 86.6   | 01/03/2016 | 52     |  | 0 | Not Terminated | 49.66  | 0.00  | Standard                    |
| 22 | BSCPL<br>Aurang<br>Tollways<br>Limited                                       | ICICI bank  | 150.4  | 03/08/2012 | 168    |  | 0 | Not Terminated | 164.64 | 1.24  | Standard                    |
| 23 | ACP<br>Tollways<br>Limited   | PNB   | 115  | 24/04/2012 | 240    |  | 0 | Not Terminated | 228.60 | 0.05  | Standard                    |
| 24 | MEP<br>Infrastructur<br>e Project<br>Limited                                 | Not<br>applicable as<br>it is a take out<br>finance | Not<br>Applica<br>ble (take<br>out<br>finance) | 03/02/2016 | 269.9  |  | 0 | Not Terminated | 501.38 | 15.64 | Standard                    |
| 25 | DBL<br>Mangalwed<br>ha Solapur<br>Highways<br>Private<br>Limited<br>(DMSHPL) | IIFCL   | 56.5   | 21/08/2018 | 179.53 |  | 0 | Not Terminated | 58.24  | 0.00  | Standard                    |
| 26 | Gawar<br>Khajuwala<br>BAP<br>Highway<br>Private<br>Limited                   | IndusInd<br>Bank                                    | 212.107  | 16/03/2019 | 80     |  | 0 | Not Terminated | #N/A   | #N/A  | Yet to<br>disburse<br>funds |
| 27 | Apco<br>Arasavalli<br>Expressway<br>Private<br>Limited<br>(AAEPL)            | Union bank<br>of India                              | 54.19  | 21/08/2018 | 250    |  | 0 | Not Terminated | #N/A   | #N/A  | Yet to<br>disburse<br>funds |

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|-----------|--|----------------------|-------|------------|-------|----|---|----------------|------|------|-----------------------|
| <b>28</b> | Patel Sethiyahopu - Cholopuram Highway Private Limited | Punjab National Bank | 50.48 | 28/09/2018 | 250   |    | 0 | Not Terminated | #N/A | #N/A | Yet to disburse funds |
| <b>29</b> | Hazaribagh Ranchi Expressway Limited                   | Bank of India        | 71.16 | 08/02/2010 | 260   | NA | 0 | NA             | 0    | 0    | Loan Prepaid          |
| <b>30</b> | IRB Tumkur Chitradurga Tollway Pvt. Ltd.               | IDFC                 | 114   | 05/10/2010 | 136   | NA | 0 | NA             | 0    | 0    | Loan Prepaid          |
| <b>31</b> | Ashoka Belgaum DhrawadTol lways Pvt. Ltd.              | IDFC Bank            | 79.36 | 23/03/2011 | 82.02 | NA | 0 | NA             | 0    | 0    | Loan Prepaid          |
| <b>32</b> | Oriental Nagpur Betul Highway Pvt. Ltd                 | Axis Bank            | 176.7 | 09/05/2011 | 380   | NA | 0 | NA             | 0    | 0    | Loan Prepaid          |

**Annexure-III**  
(Referred to in Para No.5.3.4)  
**Details of selection of sample in the selected branches**

| State          | Branch     | Product                              | Amount of NPA (Overdue) (₹) | No. of cases |
|----------------|------------|--------------------------------------|-----------------------------|--------------|
| Karnataka      | Sirsi      | DL-SHG                               | 4,324                       | 1            |
|                |            | Loans to SHG                         | 2,03,10,692                 | 272          |
|                | Vijayapura | DL-SHG                               | 3,015                       | 1            |
|                |            | Loans to JLG (Joint Liability Group) | 16,362                      | 1            |
|                |            | Loans to SHG                         | 1,41,72,284                 | 155          |
|                | Tumkur     | DL-SHG                               | 5,001                       | 1            |
|                |            | Loans to JLG                         | 1,15,23,684                 | 146          |
| Loans to SHG   |            | 20,36,845                            | 7                           |              |
| Tamilnadu      | Cuddalore  | Loans to SHG                         | 23,24,855                   | 87           |
|                | Dindugul   | Loans to SHG                         | 65,60,486                   | 80           |
|                | Madurai    | Loans to SHG                         | 63,43,683                   | 74           |
|                | Erode      | Loans to SLI                         | 29,95,942                   | 1            |
| Maharashtra    | Gondia     | Loans to SHG                         | 3,06,76,987                 | 194          |
|                | Yavatmal   | Loans to SHG                         | 98,98,916                   | 142          |
|                | Nanded     | Loans to SHG                         | 77,23,595                   | 162          |
|                | Amaravati  | Loans to SLI                         | 6,81,027                    | 1            |
| Andhra Pradesh | Chittoor   | Loans to SLI                         | 44,66,779                   | 6            |
|                |            | Loans to SHG                         | 56,39,966                   | 76           |
| Telangana      | Warangal   | Loans to SLI                         | 1,05,39,489                 | 6            |
| <b>Total</b>   |            |                                      | <b>13,59,23,932</b>         | <b>1,413</b> |

*DL: Direct Lending*

*SHG: Self Help Group*

*JLG: Joint Liability Group*

**Annexure-IV**  
(Referred to in Para No.5.3.6.1)

**Details of Financial & Physical targets and Achievements of the Company for the years  
2015-16 to 2018-19**

## (a) Financial Targets (loan disbursed):

(₹ in crore)

| Year    | Details                        | BDC          | Direct Lending | SLI-NBFC/ MFI | Skill Loans | Total        |
|---------|--------------------------------|--------------|----------------|---------------|-------------|--------------|
| 2015-16 | Target                         | 1000         | -              | 20            | -           | 1020         |
|         | Achievement                    | 807.56       | -              | 16.86         | 0.12        | 824.54       |
|         | <b>Per cent of Achievement</b> | <b>80.76</b> | -              | <b>84.30</b>  | -           | <b>80.84</b> |
| 2016-17 | Target                         | 950          | -              | 50            | -           | 1000         |
|         | Achievement                    | 736.25       | 10.53          | 84.16         | 2.21        | 833.15       |
|         | <b>Per cent of Achievement</b> | <b>77.50</b> | -              | <b>168.32</b> | -           | <b>83.32</b> |
| 2017-18 | Target                         | 1,070.00     | 100            | 100           | -           | 1,270.00     |
|         | Achievement                    | 1,046.08     | 88.38          | 81.13         | 2.09        | 1,217.68     |
|         | <b>Per cent of Achievement</b> | <b>97.76</b> | <b>88.38</b>   | <b>81.13</b>  | -           | <b>95.88</b> |
| 2018-19 | Target                         | 1,101.56     | 200            | 112           | 0           | 1,413.56     |
|         | Achievement                    | 962.43       | 193.35         | 112.53        | 0           | 1,286.31     |
|         | <b>Per cent of Achievement</b> | <b>87.36</b> | <b>96.66</b>   | <b>100.47</b> | -           | <b>89.72</b> |

## (b) Physical Targets

| Year    | Details                        | No. of SHGs to be covered | No. of States to be Covered | No. of Districts to be covered | No. of BDCs to be covered |
|---------|--------------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------|
| 2015-16 | Target                         | 2,5000                    | 5                           | 85                             | 255                       |
|         | Achievement                    | 2,0868                    | 8                           | 96                             | 256                       |
|         | <b>Per cent of Achievement</b> | <b>83.47</b>              | <b>160.00</b>               | <b>112.94</b>                  | <b>100.39</b>             |
| 2016-17 | Target                         | 23,000                    | 10                          | 100                            | 290                       |
|         | Achievement                    | 22,192                    | 10                          | 109                            | 406                       |
|         | <b>Per cent of Achievement</b> | <b>96.49</b>              | <b>100.00</b>               | <b>109.00</b>                  | <b>140.00</b>             |
| 2017-18 | Target                         | 26,750                    | 12                          | 110                            | 400                       |
|         | Achievement                    | 31,237                    | 13                          | 125                            | 471                       |
|         | <b>Per cent of Achievement</b> | <b>116.77</b>             | <b>108.33</b>               | <b>113.64</b>                  | <b>117.75</b>             |
| 2018-19 | Target                         | 25,000                    | 15                          | 135                            | 485                       |
|         | Achievement                    | 31,250                    | 16                          | 131                            | 479                       |
|         | <b>Per cent of Achievement</b> | <b>125</b>                | <b>106.66</b>               | <b>96.32 %</b>                 | <b>98.76</b>              |

**Annexure-V**  
(Referred to in Para No.5.3.6.2)

**Statement showing the details of year wise and vertical wise Non-performance Assets during the years from 2015-16 to 2018-19**

(₹ in lakh)

| Year    | Details   | Name of the Vertical |                |                           |          |          |
|---------|---|----------------------|----------------|---------------------------|----------|----------|
|         |   | BDC                  | Direct Lending | Second Level Institutions | Others # | Total    |
| 2015-16 | Non-performing assets at the commencement of the year | 1,811.72             | 0.00           | 80.32                     | 0.00     | 1,892.04 |
|         | Portfolio classified as NPA during the year           | 2,052.56             | 0.00           | 80.10                     | 0.00     | 2,132.66 |
|         | Recoveries made from the NPA accounts during the year | 321.71               | 0.00           | 50.36                     | 0.00     | 372.07   |
|         | Prudential write-offs made during the year            | 0.00                 | 0.00           | 0.00                      | 0.00     | 0.00     |
|         | Non-Performing assets at the year end                 | 3,542.56             | 0.00           | 110.06                    | 0.00     | 3,652.62 |
| 2016-17 | Non-performing assets at the commencement of the year | 3,542.56             | 0.00           | 110.06                    | 0.00     | 3,652.62 |
|         | Portfolio classified as NPA during the year           | 1,695.17             | 0.00           | 325.44                    | 0.00     | 2,020.61 |
|         | Recoveries made from the NPA accounts during the year | 260.31               | 0.00           | 28.06                     | 0.00     | 288.37   |
|         | Prudential write-offs made during the year            | 430.23               | 0.00           | 0.00                      | 0.00     | 430.23   |
|         | Non-Performing assets at the year end                 | 4,547.19             | 0.00           | 407.44                    | 0.00     | 4,954.63 |
| 2017-18 | Non-performing assets at the commencement of the year | 4,547.19             | 0.00           | 407.44                    | 0.00     | 4,954.63 |
|         | Portfolio classified as NPA during the year           | 2,398.02             | 0.00           | (-)24.31*                 | 0.00     | 2,398.02 |
|         | Recoveries made from the NPA accounts during the year | 552.33               | 0.00           | 0.00                      | 0.00     | 552.33   |
|         | Prudential write-offs made during the year            | 2,786.83             | 0.00           | 0.00                      | 0.00     | 2,786.83 |
|         | Non-Performing assets at the year end                 | 3,621.75             | 8.61           | 383.13                    | 0.00     | 4,013.49 |
| 2018-19 | Non-Performing assets at the commencement of the year | 3,509.80             | 8.61           | 383.13                    | 111.94   | 4,013.49 |
|         | Portfolio Classified as NPA during the year           | 2,476.65             | 134.19         | (-)75.47*                 | 100.45   | 2,711.29 |
|         | Recoveries made from the NPA accounts during the year | 1,241.45             | 56.70          | 6.86                      | 50.11    | 1,355.12 |
|         | Prudential write-offs made during the year            | 0                    | 0              | 0                         | 0        | 0        |
|         | Non-Performing assets at the year end                 | 4,745.01             | 86.10          | 300.80                    | 162.28   | 5,294.19 |

\* due to upgradation of NPA accounts as standard accounts

# from 2018-19, the segment 'Post Tsunami Sustainable Livelihood Programme' has been shown separately as Others.

**Annexure-VI**  
(Referred to in Para No.5.3.6.2)

**Statement showing the details of year wise and vertical wise Non-performance Assets during the years from 2015-16 to 2018-19**

**Age-wise analysis of Non-performing Assets as on 31 March 2019**

| Period              |             | Amount outstanding (₹ in lakh) |
|---------------------|-------------|--------------------------------|
| From                | To          |                                |
| 90 days             | 180 days    | 737.54                         |
| 181 days            | One year    | 1,017.80                       |
| More than One Year  | Two years   | 1,584.54                       |
| More than Two Years | Three Years | 1,523.18                       |
| Above Three Years   |             | 431.13                         |
| <b>Total</b>        |             | <b>5,294.19</b>                |

**Details of total outstanding portfolio and accumulated NPA amounts during the period 2015-16 to 2018-19**

(₹ in lakh)

| Year    | Outstanding portfolio as on 31 <sup>st</sup> March | Per cent of increase during the four years | Accumulated NPA as on 31 <sup>st</sup> March | Per cent of increase during the three years | Per cent of NPAs to outstanding portfolio |
|---------|--|--|--|---|---|
| 2015-16 | 86,095.74  | 67.72                                      | 3,652.62                                     | 133.02                                      | 4.24                                      |
| 2016-17 | 87,194.03  |  | 5,384.86                                     |   | 6.17                                      |
| 2017-18 | 1,18,007.35  |  | 7,230.55                                     |   | 6.12                                      |
| 2018-19 | 1,44,397.57  |  | 8,511.25                                     |   | 5.89                                      |



## Annexure-VII

(Referred to in Para No. 5.3.6.3(i)(b))

## Statement showing the details of outstanding amounts against second level institutions

| Sl No | Name of District          | Name of SLI  | Loan sanctioned | Amount Recovered up to 31.03.2019 | Outstanding amount as on 31.03.2019 | Remarks  |
|-------|---------------------------|--|-----------------|-----------------------------------|-------------------------------------|--|
|       |                           |  | ₹ in lakh       |                                   |                                     |  |
| 1.    | Chittoor – Andhra Pradesh | Sri Soundarya Mahila Mutually Aided Thrift Cooperative Society | 25.00           | 10.18                             | 14.82                               | <p>The Company sanctioned (January 2015) a loan of ₹25 lakh to the SLI for onward lending to its members. In August 2015, the borrower applied for a top-up loan of ₹35 lakh. After receiving the application, the Company's staff conducted a field survey of the borrower in which it was stated that the details of savings, loan amounts required and the purposes of loans were not matching when verified on the field. The details of share capital were not available with the borrower.</p> <p>As per the Company's loan policy, it should obtain personal/third party guarantees of the borrowers before disbursing the loan amounts to SLIs. However, no such guarantees were available on record. The Company did not make efforts to verify the genuineness of the beneficiary members of the borrower and the genuineness of the book debts list at any stage of the loan sanctioning/repayment collection process. The list of book debts was not certified by an auditor as required by the loan sanction letter of the Company.</p> <p>The utilization of the sanctioned loan amounts by the borrowers was not verified by the Company for ensuring that there was no diversion of the sanctioned amount without distributing to the genuine beneficiaries. The borrower did not submit the details of transfers/withdrawals from its bank account out of the loan amount sanctioned.</p> |

|    |                    |                            |       |       |       |  |
|----|--------------------|----------------------------|-------|-------|-------|--|
|    |                    |                            |       |       |       | <p>Even though the borrower's repayment of principal and interest was not satisfactory since October 2016, the Company did not take timely action towards pursuance for early clearance of the outstanding amount. No correspondence was made with the borrower from September 2017 to October 2018, except addressing a letter (March 2018) to recoup the payment consequent upon dishonor of a cheque.</p> <p>The Company stated (May 2019) that they are strengthening their appraisal mechanism and exposure to such institutions is being avoided. In respect of non-certification of loans, it further stated that it obtained the details of some borrowers on a sample basis and disbursements were made.</p> <p>The Ministry replied (January 2020) that the Company had filed cheque bounce case and summons was served through local police by the order of Court. The same was being followed up through advocate.</p> <p>The reply is not acceptable as no progress was made in recovery of accumulated NPA. Had the Company done proper appraisal of the organisation regarding its financial position and conducted post disbursement visits, it could have prevented the loan from becoming NPA.</p> |
| 2. | Erode – Tamil Nadu | Kongunadu Vivasagal Sangam | 98.00 | 66.83 | 31.17 | <p>The Company sanctioned a loan of ₹98 lakh to the SLI based on share capital (Capital Fund of ₹32.10 lakh). The increase in share capital in a single year (from ₹1.20 lakh to ₹33.02 lakh) was not verified by the Company. The Company did not take any proper care to verify its genuineness from the original books, bank statements, etc.</p> <p>As per its Provisional balance sheet for the year 2013-14, the bank overdraft (current account) of the borrower was ₹30.32 lakh, which was not verified by the Company. The Company did not take adequate steps to verify the prevailing financial condition of the</p>  |

|  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|
|  |  |  |  |  |  | <p>borrower for ensuring the genuineness of the loan requirement for onward lending to the members of the borrowers and the prompt repayment capability of the borrower. The borrower stopped paying the monthly instalments (principal and interest components) as per schedule and started to pay only part payments intermittently. The last repayment of ₹1.21 lakh (only the monthly interest component) was received from the borrower in April 2017. Since May 2017, there have been no repayments from the borrower. The details of post disbursement verifications conducted by the Company were not available on record.</p> <p>As per the Company's loan policy, it should obtain personal/third party guarantees of the borrowers before disbursing the loan amounts to SLI. However, no such guarantees were available on record.</p> <p>The Company did not make efforts to verify the genuineness of the beneficiary members of the borrower and the genuineness of the book debts list at any stage of the loan sanctioning/repayment collection process. The list of book debts was not certified by an auditor as required by the loan sanction letter of the Company</p> <p>The utilization of the sanctioned loan amounts by the borrowers was not verified by the Company for ensuring that there was no diversion of the sanctioned amount without distributing to the genuine beneficiaries. The borrower did not submit the details of transfers/withdrawals from its bank account out of the loan amount sanctioned.</p> <p>The Company did not take timely steps to persuade the borrower for early payment of the outstanding loan amount. Only in January 2018, the Company issued a notice to the borrower for immediate payment of the outstanding dues. There was no response from the borrower against the notice. There was no correspondence with the borrower from February 2018 to September 2019.</p> |
|--|--|--|--|--|--|--|

|  |  |  |  |  |   |
|--|--|--|--|--|---|
|  |  |  |  |  | <p>The Company stated (May 2019) that they are strengthening their appraisal mechanism and exposure to such institutions is being avoided. In respect of non-certification of loans it further stated that it obtained the details of some borrowers on a sample basis and disbursements were made.</p> <p>The Ministry replied (January 2020) that the Company was in the process of filing civil suit against this institution.</p> <p>The reply is not acceptable as no progress was made in the recovery of accumulated NPA. Had the Company done proper appraisal of the organisation regarding its financial position and conducted post disbursement visits, it could have prevented the loan from becoming NPA.</p> |
|--|--|--|--|--|---|

**Annexure-VIII**  
**(Referred to in Para No. 5.3.6.5(a))**  
**Statement showing the details of accounts contacted by the Company**

| State              | Name of the District | PAR* < 30 days  |                           |                 | PAR 30-60 days  |                           |                 | PAR 60-90 days  |                           |                 |
|--------------------|----------------------|-----------------|---------------------------|-----------------|-----------------|---------------------------|-----------------|-----------------|---------------------------|-----------------|
|                    |                      | No. of accounts | No. of accounts contacted | Amount (₹ lakh) | No. of accounts | No. of accounts contacted | Amount (₹ lakh) | No. of accounts | No. of accounts contacted | Amount (₹ lakh) |
| Karnataka          | Sirsi                | 83              | 81                        | 3.39            | 53              | 53                        | 6.16            | 28              | 28                        | 8.26            |
|                    | Vijayapura           | 87              | 87                        | 3.07            | 99              | 99                        | 11.55           | 25              | 25                        | 5.7             |
|                    | Tumkur               | 622             | 601                       | 6.63            | 80              | 80                        | 13.44           | 20              | 20                        | 9.27            |
| Maharashtra        | Gondia               | 75              | 75                        | 3.86            | 18              | 18                        | 3.33            | 14              | 14                        | 5.11            |
|                    | Yavatmal             | 145             | 145                       | 3.84            | 37              | 37                        | 4.5             | 25              | 25                        | 4.68            |
|                    | Nanded               | 1024            | 986                       | 18.42           | 81              | 81                        | 7.75            | 15              | 15                        | 4.47            |
| Tamil Nadu         | Cuddalore            | 225             | 215                       | 6.72            | 50              | 50                        | 7.58            | 9               | 9                         | 3.05            |
|                    | Dindugal             | 66              | 66                        | 1.97            | 11              | 11                        | 1.61            | 5               | 5                         | 1.08            |
|                    | Madurai              | 3               | 3                         | 0.01            | 4               | 4                         | 0.92            | 1               | 1                         | 0.67            |
| Telangana          | Warangal             | 0               | 0                         | 0               | 0               | 0                         | 0               | 0               | 0                         | 0               |
| Andhra Pradesh     | Chittoor             | 120             | 115                       | 2.16            | 22              | 22                        | 3.88            | 4               | 4                         | 0.73            |
| <b>Grand Total</b> |                      | <b>2450</b>     | <b>2374</b>               | <b>50.07</b>    | <b>455</b>      | <b>455</b>                | <b>60.72</b>    | <b>146</b>      | <b>146</b>                | <b>43.02</b>    |

\*PAR: Portfolio at Risk

**Annexure-IX**

*(Referred to in Para No. 5.3.6.5(b))*

**Statement showing the details of correspondence made by various levels of hierarchy with NPA account holders**

(₹ in lakh)

| State          | Name of the District | No. of loan accounts under NPA category as on 31.03.2018 |                 | No. of cases in which first reminders were issued by District Office |                 | Percentage of reminders issued |              | No. of cases in which second reminders were issued by Head Office |                 | No. of cases in which legal action was initiated |  |
|----------------|----------------------|--|-----------------|--|-----------------|--------------------------------|--------------|---|-----------------|--|--|
|                |                      | No. of accounts  | Amount          | No. of accounts  | Amount          | No. of accounts                | Amount       | No. of accounts   | Amount          | No. of accounts                                  | Amount   |
| Karnataka      | Sirsi                | 306  | 390.53          | 203  | 330.89          | 66.34                          | 84.73        | 306   | 390.53          | 27   | 69.51  |
|                | Vijayapura           | 173  | 190.84          | 76   | 123.50          | 43.93                          | 64.71        | 173   | 190.84          | 38   | 78.76  |
|                | Tumkur               | 320  | 267.08          | 320  | 267.08          | 100                            | 100.00       | 320   | 267.08          | 56   | 64.90  |
| Maharashtra    | Gondia               | 212  | 422.73          | 212  | 422.73          | 100                            | 100.00       | 212   | 422.73          | 57   | 157.57   |
|                | Yavatmal             | 147  | 128.34          | 147  | 128.34          | 100                            | 100.00       | 147   | 128.34          | 22   | 26.61  |
|                | Nanded               | 198  | 121.73          | 12   | 7.46            | 6.06                           | 6.13         | 198   | 121.73          | -  | -  |
| Tamilnadu      | Cuddalore            | 156  | 68.96           | 13   | 8.54            | 8.33                           | 12.38        | 156   | 68.96           | 17   | 6.09   |
|                | Dindigul             | 132  | 131.49          | 179  | 194.94          | 135.61                         | 148.25       | 132   | 131.49          | 10   | 10.58  |
|                | Madurai              | 180  | 169.18          | 40   | 37.10           | 22.22                          | 21.93        | 180   | 169.18          | -  | -  |
| Telangana      | Warangal             | 6  | 105.39          | 6  | 105.39          | 100                            | 100.00       | 6   | 105.39          | 6  | 105.39   |
| Andhra Pradesh | Chittoor             | 530  | 1,335.93        | 460  | .,63            | 86.79                          | 96.91        | 530   | 1335.93         | 450  | 1,289.80   |
| <b>Total</b>   |                      | <b>2,360</b>   | <b>3,332.20</b> | <b>1,668</b>   | <b>2,920.60</b> | <b>70.68</b>                   | <b>87.65</b> | <b>2360</b>   | <b>3,332.20</b> | <b>683</b>                                       | <b>1,809.21</b><br>or say<br><b>₹18.09</b><br><b>crore</b> |

## Annexure-X

(Referred to in Para No.5.4.3.2(ii))

Statement Showing Short Collection of Premium under Group Medclaim Policies for the period from 01 April 2014 to 31 March 2019

(Figure in ₹)

| Sl. No. | Policy No. & Year                          | Name of the Insured                      | Premium Approved/Ratified by the Head office | Premium Actually Collected by Operating office | Short Collection of Premium |
|---------|--|--|--|--|-----------------------------|
| (i)     | (ii)                                       | (iii)                                    | (iv)   | (v)  | (vi) = (iv) - (v)           |
| 1       | 100100/50/16/10001158 (2016-17)            | GE Power India Limited                   | 65,00,000.00                                 | 56,52,174.00                                   | 8,47,826.00                 |
| 2       | 100100/50/17/10000116 (2017-18)            | Jindal Drilling and Industries Limited   | 25,00,000.00                                 | 20,00,000.00                                   | 5,00,000.00                 |
| 3       | 100100/50/18/10000087 (2018-19)            | Haldia Petrochemicals Limited            | 2,28,41,149.00                               | 1,83,14,049.00                                 | 45,27,100.00                |
| 4       | 100300/50/18/10007565 (2018-19)            | Durgapur Medical Centre Private Limited  | 62,14,031.00                                 | 47,94,944.00                                   | 14,19,087.00                |
| 5       | 100600/50/16/10009585 (2016-17)            | Jadavpur University                      | 1,75,00,000.00                               | 1,72,74,439.00                                 | 2,25,561.00                 |
| 6       | 100600/50/16/10009595 (2016-17)            | Jadavpur University                      | 1,88,00,000.00                               | 1,25,24,857.00                                 | 62,75,143.00                |
| 7       | 100600/50/17/10000191 (2017-18)            | Indian Explosives Private Limited        | 32,80,000.00                                 | 21,60,000.00                                   | 11,20,000.00                |
| 8       | 100600/50/17/10001244 (2017-18)            | Linc Pen Plastic Private. Limited        | 12,35,766.00                                 | 11,00,000.00                                   | 1,35,766.00                 |
| 9       | 100600/50/17/10005492 (2017-18)            | Bandhan Bank Limited                     | 6,98,88,000.00                               | 6,76,00,000.00                                 | 22,88,000.00                |
| 10      | 100600/50/17/10008711 (2017-18)            | Embee Software Private Limited           | 16,67,915.00                                 | 16,00,000.00                                   | 67,915.00                   |
| 11      | 101101/50/1610003627 (2016-17)             | RKM Provident Fund                       | 1,45,79,599.41                               | 1,43,39,460.00                                 | 2,40,139.41                 |
| 12      | 150403/50/18/10003668 (2018-19)            | The University Burdwan                   | 62,29,188.00                                 | 57,24,022.00                                   | 5,05,166.00                 |
| 13      | 154300/50/18/10000453(2018-19)             | Magma Fincorp Limited                    | 3,56,72,000.00                               | 2,20,99,818.00                                 | 1,35,72,182.00              |
| 14      | 251100/46/16/85000000650 (2016-17)         | M/s ICICI Lombard                        | 10,90,00,000.00                              | 9,75,00,000.00                                 | 1,15,00,000.00              |
| 15      | 251100/50/18/10000076, 77 and 78 (2018-19) | Group of Intelenet                       | 8,00,75,812.00                               | 7,43,39,200.00                                 | 57,36,612.00                |
| 16      | 251100/50/18/10000118 (2018-19)            | ECGC of India Limited GMEDI              | 78,56,945.00                                 | 73,00,000.00                                   | 5,56,945.00                 |
| 17      | 260501/50/18/10000494 (2018-19)            | Initiative Media (India) Private Limited | 38,67,505.00                                 | 36,97,826.00                                   | 1,69,679.00                 |

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|    |  |  |                 |                 |                |
|----|--|--|-----------------|-----------------|----------------|
| 18 | 260501/50/18/10000554 (2018-19)                                | Interactive Avenues Private Limited                      | 50,15,498.69    | 43,01,282.00    | 7,14,216.69    |
| 19 | 260600/50/18/10000116 (2018-19)                                | Future Generalli India Life Insurance Co. Limited        | 2,98,61,765.00  | 2,34,00,000.00  | 64,61,765.00   |
| 20 | 260600/50/18/10000120 (2018-19)                                | Future Generalli India Insurance Co. Limited             | 3,22,59,088.00  | 3,00,00,000.00  | 22,59,088.00   |
| 21 | 261000/50/18/10000650 (2018-19)                                | Roundglass Sports Private. Limited                       | 3,16,825.00     | 3,00,000.00     | 16,825.00      |
| 22 | 351500/50/18/10000425 (2018-19)                                | Integral Biosciences Private Limited                     | 27,51,877.00    | 26,50,000.00    | 1,01,877.00    |
| 23 | 351500/50/18/10001372 (2018-19)                                | Velocis Systems Private Limited                          | 36,06,491.84    | 35,16,949.00    | 89,542.84      |
| 24 | 351600/50/18/10001021 (2018-19)                                | Indian Spinal Injuries Centre                            | 61,50,000.00    | 61,00,000.00    | 50,000.00      |
| 25 | 354301/50/18/10000697 (2018-19)                                | M/s Plasser India Private Limited                        | 54,02,231.00    | 45,45,000.00    | 8,57,231.00    |
| 26 | 354500/50/18/10000664, 665, 666, 667, 668, 669 & 671 (2018-19) | Ericsson India Global Services Private Limited           | 33,91,41,416.00 | 32,83,80,562.00 | 1,07,60,854.00 |
| 27 | 355000/50/18/10000591 & 568 (2018-19)                          | Metlife Global Operations Support Centre Private Limited | 2,43,30,225.00  | 2,39,12,180.00  | 4,18,045.00    |
| 28 | 355000/50/18/10001794 (2018-19)                                | Headstrong Services India Private Limited                | 1,44,49,345.00  | 1,08,63,410.00  | 35,85,935.00   |
| 29 | 360700/50/18/10004016 (2018-19)                                | M/s Select Infrastructure Private Limited                | 22,63,467.00    | 22,32,288.00    | 31,179.00      |
| 30 | 360800/50/18/10001926 (2018-19)                                | M/s Subros Limited                                       | 1,23,39,180.00  | 1,15,00,000.00  | 8,39,180.00    |
| 31 | 361300/46/16/850000039 (2016-17)                               | Taj Stats Air Catering Limited                           | 41,85,193.00    | 30,00,000.00    | 11,85,193.00   |
| 32 | 361300/50/17/10002979 (2017-18)                                | M/s Amar Ujala Publication Limited                       | 1,92,93,965.00  | 1,76,83,488.00  | 16,10,477.00   |
| 33 | 366010/50/17/10000637 (2017-18)                                | Public Health Foundation of India                        | 39,09,824.00    | 37,30,678.00    | 1,79,146.00    |
| 34 | 500400/50/18/10001375 (2018-19)                                | Comstar Automotive Technologies Private Limited          | 54,46,072.00    | 52,13,172.00    | 2,32,900.00    |
| 35 | 501700/50/18/10000981 (2018-19)                                | M/s Beardsell Limited                                    | 26,00,000.00    | 22,14,296.00    | 3,85,704.00    |
| 36 | 501800/50/18/10000145 (2018-19)                                | India Garage   | 62,36,756.00    | 52,50,000.00    | 9,86,756.00    |
| 37 | 602000/50/16/10001206 (2016-17)                                | ITC Infotech India Limited                               | 4,13,91,304.00  | 2,49,50,000.00  | 1,64,41,304.00 |
| 38 | 602000/50/17/10000344 (2017-18)                                | Exide Life Insurance Company Limited                     | 2,44,03,000.00  | 2,27,33,089.00  | 16,69,911.00   |
| 39 | 602000/50/17/10001221 (2017-18)                                | M/s Star Health and Allied Insurance Co. Limited         | 3,45,28,987.00  | 3,10,00,000.00  | 35,28,987.00   |
| 40 | 602000/50/17/10001388 (2017-18)                                | M/s Orient Cement Limited                                | 82,73,885.00    | 75,00,000.00    | 7,73,885.00    |
| 41 | 602000/50/17/10001942 (2017-18)                                | Ashok Leyland Limited                                    | 7,06,69,290.00  | 6,01,64,195.00  | 1,05,05,095.00 |



|    |                                   |   |                 |                 |                |
|----|-----------------------------------|---|-----------------|-----------------|----------------|
| 42 | 602000/50/17/10002418 (2017-18)   | UEI Electronics Private Limited                           | 44,38,957.00    | 40,00,000.00    | 4,38,957.00    |
| 43 | 602000/50/18/10000155 (2018-19)   | Micromatic Machine Tools Private Limited                  | 35,47,653.00    | 31,35,593.00    | 4,12,060.00    |
| 44 | 602000/50/18/10000345(2018-19)    | Exide Life Insurance Limited                              | 2,74,27,135.00  | 2,23,82,755.00  | 50,44,380.00   |
| 45 | 602000/50/18/10000565 (2018-19)   | Exide Life Insurance Limited                              | 1,12,17,428.00  | 98,51,865.00    | 13,65,563.00   |
| 46 | 602000/50/18/10001190 (2018-19)   | M/s Star Health and Allied Insurance Limited              | 5,68,14,524.00  | 4,70,00,000.00  | 98,14,524.00   |
| 47 | 602000/50/18/10001191 (2018-19)   | ITC Infotech India Limited                                | 6,98,88,645.00  | 3,69,08,658.00  | 3,29,79,987.00 |
| 48 | 602000/50/18/10001382 (2018-19)   | M/s Orient Cement Limited                                 | 1,05,40,378.00  | 95,50,000.00    | 9,90,378.00    |
| 49 | 602000/50/18/10001395 (2018-19)   | M/s Star Health and Allied Insurance Limited              | 5,06,92,122.00  | 4,89,00,000.00  | 17,92,122.00   |
| 50 | 602000/50/18/10001423 (2018-19)   | ITC Infotech India Limited                                | 2,95,58,260.00  | 2,36,31,356.00  | 59,26,904.00   |
| 51 | 602000/50/18/1001907 (2018-19)    | Capital One Services India Private Limited                | 39,56,522.00    | 39,20,320.00    | 36,202.00      |
| 52 | 602100/50/15/10000614 (2015-16)   | TUV Rheinland India Private Limited                       | 64,98,348.00    | 63,00,000.00    | 1,98,348.00    |
| 53 | 602100/50/18/10000447 (2018-19)   | Yes Bank  | 13,00,00,000.00 | 10,55,66,935.00 | 2,44,33,065.00 |
| 54 | 602100/50/18/10000450 (2018-19)   | M/s Audience Communications Systems India Private Limited | 59,39,158.00    | 54,29,777.00    | 5,09,381.00    |
| 55 | 602100/50/18/10000625 (2018-19)   | Bharatiya Reserve Bank Note Mudran Private Limited        | 3,40,13,928.00  | 2,80,00,000.00  | 60,13,928.00   |
| 56 | 602100/50/18/10000897 (2018-19)   | Logix Health Solutions Private Limited                    | 64,25,586.00    | 62,65,782.00    | 1,59,804.00    |
| 57 | 602100/50/18/10000914 (2018-19)   | Logix Health Solutions Private Limited                    | 27,76,093.00    | 22,51,587.00    | 5,24,506.00    |
| 58 | 602100/50/18/10001405 (2018-19)   | Yes Bank Limited  | 11,43,20,874.00 | 8,59,84,100.00  | 2,83,36,774.00 |
| 59 | 602200/46/15/8500000207 (2015-16) | Intuit India Product Development Center-Unit II           | 1,22,85,709.00  | 1,13,20,000.00  | 9,65,709.00    |
| 60 | 602200/46/15/8500000350 (2015-16) | Waters India Private Limited                              | 80,35,346.00    | 70,00,000.00    | 10,35,346.00   |
| 61 | 602200/46/17/8500000272 (2017-18) | Technip India Limited                                     | 6,59,89,173.00  | 5,17,26,187.00  | 1,42,62,986.00 |
| 62 | 602200/46/18/8500000044 (2018-19) | ANZ Support Services                                      | 7,28,89,551.00  | 5,81,11,534.00  | 1,47,78,017.00 |
| 63 | 602200/50/18/10000218 (2018-19)   | Technip India Limited                                     | 8,72,38,027.00  | 7,18,98,221.00  | 1,53,39,806.00 |
| 64 | 602200/50/18/10000220 (2018-19)   | Technip Global Business Services Private Limited          | 74,35,227.00    | 62,68,925.00    | 11,66,302.00   |
| 65 | 60220046/18/85/10000157 (2018-19) | Software AG Bangalore Technologies Private Limited        | 1,42,50,375.00  | 1,31,22,444.00  | 11,27,931.00   |

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|    |                                 |  |                |                |                |
|----|---------------------------------|--|----------------|----------------|----------------|
| 66 | 602400/50/18/10000008 (2018-19) | Bill Forge Private Limited   | 1,95,54,644.00 | 1,75,50,000.00 | 20,04,644.00   |
| 67 | 602400/50/18/10000088 (2018-19) | M/s Grundfos Pump Limited  | 92,17,373.00   | 69,51,225.00   | 22,66,148.00   |
| 68 | 602400/50/18/10000104 (2018-19) | Bank Note Paper Mill India Private Limited                                 | 48,76,077.00   | 40,06,168.00   | 8,69,909.00    |
| 69 | 603805/50/18/10000503 (2018-19) | Manipal Academy of Higher Education  | 8,68,39,436.00 | 6,87,70,100.00 | 1,80,69,336.00 |
| 70 | 603900/50/15/10001762 (2015-16) | Tata Power Strategic Electronics Division                                  | 2,30,00,787.00 | 1,93,00,000.00 | 37,00,787.00   |
| 71 | 603900/50/18/10000397 (2018-19) | Radiant System India Private Limited                                       | 20,27,551.05   | 18,22,500.00   | 2,05,051.05    |
| 72 | 603900/50/18/10000697 (2018-19) | Bisleri International Private Limited                                      | 55,62,388.00   | 42,50,000.00   | 13,12,388.00   |
| 73 | 603900/50/18/10000758 (2018-19) | Autoliv India Private Limited  | 1,71,54,454.00 | 1,37,50,711.00 | 34,03,743.00   |
| 74 | 603900/50/18/10000829 (2018-19) | Cvent India Private Limited  | 2,35,40,854.00 | 2,11,50,000.00 | 23,90,854.00   |
| 75 | 603900/50/18/10000852 (2018-19) | Micro Labs Limited   | 2,32,36,198.00 | 1,91,00,000.00 | 41,36,198.00   |
| 76 | 603900/50/18/10000951 (2018-19) | Valtech India Systems Private Limited                                      | 89,51,130.00   | 70,50,000.00   | 19,01,130.00   |
| 77 | 603900/50/18/10001398 (2018-19) | Tata Power Strategic Electronics Division                                  | 3,15,35,844.00 | 2,90,00,000.00 | 25,35,844.00   |
| 78 | 603901/50/17/10001778 (2017-18) | Goodrich Aerospace Services  | 4,47,60,250.00 | 3,88,00,000.00 | 59,60,250.00   |
| 79 | 603901/50/17/10004897 (2017-18) | Qess Corp Limited  | 2,82,81,171.00 | 2,73,00,000.00 | 9,81,171.00    |
| 80 | 603901/50/18/10001541 (2018-19) | Cypress Semiconductor Technology India Private Limited                     | 1,69,83,859.00 | 1,42,80,495.00 | 27,03,364.00   |
| 81 | 603901/50/18/10003391 (2018-19) | Tata Advanced Materials Limited  | 1,10,36,532.00 | 1,06,50,332.00 | 3,86,200.00    |
| 82 | 604100/50/16/10001303 (2016-17) | M/s MTR Foods Private Limited  | 1,77,38,412.00 | 1,46,00,000.00 | 31,38,412.00   |
| 83 | 604100/50/17/10000638 (2017-18) | Pricewater House Coopers Service Delivery Centre Bangalore Private Limited | 4,68,49,352.00 | 4,39,30,875.00 | 29,18,477.00   |
| 84 | 604100/50/18/10001397 (2018-19) | M/s MTR Foods Private Limited  | 1,79,05,086.00 | 1,72,42,657.00 | 6,62,429.00    |
| 85 | 604100/50/18/10001494 (2018-19) | M/s Bangalore Metro Rail Corporation Limited                               | 3,48,33,312.00 | 3,32,50,000.00 | 15,83,312.00   |
| 86 | 604100/50/18/10001583 (2018-19) | M/s Altimetrik India Private Limited                                       | 2,88,89,318.00 | 2,22,59,566.00 | 66,29,752.00   |
| 87 | 604100/50/18/10002398 (2018-19) | M/s Syngene International Limited  | 3,71,22,014.00 | 3,36,56,000.00 | 34,66,014.00   |
| 88 | 604200/50/16/10000170 (2016-17) | M/s Yodlee Infotech Private Limited  | 1,71,05,960.00 | 1,02,43,009.00 | 68,62,951.00   |
| 89 | 604200/50/16/10000358 (2016-17) | M/s Make My Trip India Private Limited                                     | 2,59,97,373.00 | 1,62,01,345.00 | 97,96,028.00   |
| 90 | 604200/50/17/10000190 (2017-18) | M/s Yodlee Infotech Private Limited  | 2,35,89,100.00 | 1,91,30,435.00 | 44,58,665.00   |
| 91 | 604200/50/17/10001136 (2017-18) | M/s Reydell Automotive India   | 36,56,620.00   | 32,75,000.00   | 3,81,620.00    |

|  |                                 |   |                      |                      |  |
|--|---------------------------------|---|----------------------|----------------------|--|
| 92                                       | 604200/50/17/10001140 (2017-18) | M/s Siemens Gamesa Renewable Power Private Limited      | 1,16,80,972.00       | 1,09,58,500.00       | 7,22,472.00                                    |
| 93                                       | 604200/50/18/10000432 (2018-19) | M/s Weir Minerals India Private Limited                 | 1,02,97,711.00       | 95,40,000.00         | 7,57,711.00                                    |
| 94                                       | 604200/50/18/10000481 (2018-19) | Intellect Design Arena Limited                          | 5,06,54,890.00       | 4,69,00,000.00       | 37,54,890.00                                   |
| 95                                       | 604200/50/18/10001204 (2018-19) | Siemens Gamesa Renewable Power Private Limited          | 1,90,22,271.00       | 1,33,36,700.00       | 56,85,571.00                                   |
| 96                                       | 604400/50/16/10002000 (2016-17) | Church of South India Karnataka Central Diocese         | 1,15,53,571.00       | 1,06,50,000.00       | 9,03,571.00                                    |
| 97                                       | 604400/50/18/10000497 (2018-19) | Vee Technologies Private Limited                        | 15,26,258.04         | 13,49,972.00         | 1,76,286.04                                    |
| 98                                       | 604400/50/18/10000665 (2018-19) | Mann and Hummel Filter Private Limited                  | 84,45,314.00         | 80,50,000.00         | 3,95,314.00                                    |
| 99                                       | 604400/50/18/10000913 (2018-19) | OSB India Private Limited                               | 63,49,965.00         | 58,65,000.00         | 4,84,965.00                                    |
| 100                                      | 604500/50/15/10002106 (2015-16) | Advinus Therapeutics Limited                            | 1,01,10,165.00       | 51,57,998.00         | 49,52,167.00                                   |
| 101                                      | 604500/50/18/10002397 (2018-19) | Euro Fins Advinus Limited                               | 79,46,858.00         | 73,85,000.00         | 5,61,858.00                                    |
| 102                                      | 604600/50/15/10000150 (2015-16) | Akamai Technologies India Limited                       | 3,04,99,581.00       | 2,75,00,000.00       | 29,99,581.00                                   |
| 103                                      | 604600/50/15/10000213 (2015-16) | Manhattan Associates India Dev. Centre Private Limited  | 2,49,37,837.00       | 1,90,00,618.00       | 59,37,219.00                                   |
| 104                                      | 604600/50/18/10000271 (2018-19) | Societe Generale Global Solution Centre Private Limited | 12,10,96,770.00      | 11,72,37,401.00      | 38,59,369.00                                   |
| 105                                      | 604600/50/18/10000625 (2018-19) | Tata ELXSI Limited                                      | 2,75,45,767.00       | 2,29,69,020.00       | 45,76,747.00                                   |
| 106                                      | 604600/50/18/10000626 (2018-19) | Tata Elxsi Limited                                      | 2,28,91,862.00       | 2,17,01,824.00       | 11,90,038.00                                   |
| 107                                      | 604600/50/18/10000755 (2018-19) | Sony India Software Centre Private Limited              | 2,06,98,020.00       | 1,98,00,088.00       | 8,97,932.00                                    |
| 108                                      | 604600/50/18/10000773 (2018-19) | Akamai Technologies India Private Limited               | 4,63,26,609.00       | 4,35,00,160.00       | 28,26,449.00                                   |
| 109                                      | 604600/50/18/10000895 (2018-19) | Manhattan Associates India Dev. Centre Private Limited  | 2,91,10,921.00       | 2,57,47,934.00       | 33,62,987.00                                   |
| 110                                      | 604800/50/18/10000539 (2018-19) | Baehal Software Limited                                 | 30,89,743.00         | 27,00,000.00         | 3,89,743.00                                    |
| 111                                      | 605400/50/18/10000050 (2018-19) | VMware Software India Limited                           | 12,82,64,274.00      | 12,29,25,000.00      | 53,39,274.00                                   |
| <b>Total short collection of premium</b> |                                 |   | <b>3145007069.03</b> | <b>2721483050.00</b> | <b>42,35,24,019.03<br/>or say ₹42.35 crore</b> |

**Annexure-XI**

*(Referred to in para 5.4.3.2(iii))*

**Statement Showing Short Charging of Premium due to Non-Imposition of Desired Loading in respect of Group Medclaim Policies of NICL during the period from 2014-15 to 2018-19**

**(Figure in ₹)**

| Sl. No. | Policy No.  | Name of the Insured                          | Annualized# Claim Outgo including IBNR@ | Brokerage      | TPA Charges  | Medical Inflation | Total Premium                 | Adjusted premium # | Premium Actually Charged | Short Charging of Premium |
|---------|---|--|---|----------------|--------------|-------------------|-------------------------------|--------------------|--------------------------|---------------------------|
| (i)     | (ii)  | (iii)  | (iv)                                    | (v)            | (vi)         | (vii)             | (viii) = Sum of (iv) to (vii) | (ix)               | (x)                      | (xi) = (ix) - (x)         |
| 1       | 100600/50/16/10001748   | Bandhan Bank Limited                         | 4,21,79,667.00                          | 0.00           | 22,77,702.00 | 21,08,983.35      | 4,65,66,352.35                | 4,65,66,352.03     | 3,89,95,000.00           | 75,71,352.03              |
| 2       | 100600/50/17/10005492   | Bandhan Bank Limited                         | 7,22,12,977.00                          | 0.00           | 28,88,519.00 | 36,10,648.85      | 7,87,12,144.85                | 8,14,62,264.71     | 6,76,00,000.00           | 1,38,62,264.71            |
| 3       | 100100/50/18/10000258, 259, 260, 261, 262, 263, 264, 265, 266, 267 to 268 | ATOS Group                                   | 19,25,74,612.00                         | 1,44,43,096.00 | 77,02,984.00 | 96,28,730.60      | 22,43,49,422.60               | 22,44,49,217.12    | 19,28,74,772.00          | 3,15,74,445.12            |
| 4       | 100300/50/18/10018299   | Department of Information & Cultural Affairs | 3,03,14,171.00                          | 0.00           | 6,06,283.00  | 15,15,708.55      | 3,24,36,162.55                | 3,24,36,162.97     | 3,09,64,842.00           | 14,71,320.97              |
| 5       | 103000/50/18/10003975   | Kolkata Metropolitan Development Authority   | 2,09,37,796.00                          | 6,28,134.00    | 11,30,641.00 | 10,46,889.80      | 2,37,43,460.80                | 2,17,39,237.26     | 1,94,09,678.00           | 23,29,559.26              |
| 6       | 103000/50/17/10004257   | Kolkata Metropolitan Development Authority   | 1,03,42,643.00                          | 7,75,698.00    | 5,58,503.00  | 5,17,132.15       | 1,21,93,976.15                | 2,17,66,817.15     | 1,66,25,871.00           | 51,40,946.15              |
| 7       | 100100/50/17/10000355, 357, 370, 371 & 372                                | ATOS Group                                   | 16,74,70,274.00                         | 58,61,460.00   | 75,36,162.00 | 83,73,513.70      | 18,92,41,409.70               | 18,92,41,409.62    | 11,30,55,297.00          | 7,61,86,112.62            |
| 8       | 100100/50/16/10000425, 426, 427, 429 & 430                                | ATOS GROUP                                   | 12,27,31,657.00                         | 61,36,583.00   | 36,81,950.00 | 61,36,582.85      | 13,86,86,772.85               | 18,30,71,552.79    | 8,38,50,000.00           | 9,92,21,552.79            |

|    |                         |  |                 |              |                |                |                 |                 |                 |                 |
|----|-------------------------|--|-----------------|--------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|
| 9  | 101101/50/17/10003595   | RKM Provident Fund   | 1,79,38,478.00  | 0.00         | 5,38,154.00    | 8,96,923.90    | 1,93,73,555.90  | 1,88,14,469.92  | 1,70,00,000.00  | 18,14,469.92    |
| 10 | 100100/50/17/10000368   | India Medtronic Private Limited                              | 2,05,85,613.00  | 15,43,921.00 | 11,11,623.00   | 10,29,280.65   | 2,42,70,437.65  | 2,51,57,279.51  | 1,98,00,071.00  | 53,57,208.51    |
| 11 | 100100/50/17/10000201   | Electrosteel Steels Limited                                  | 3,10,80,093.00  | 11,65,503.00 | 6,21,602.00    | 15,54,004.65   | 3,44,21,202.65  | 3,44,21,202.73  | 3,07,53,247.00  | 36,67,955.73    |
| 12 | 100600/50/16/10009585   | Jadavpur University  | 1,74,98,556.00  | 0.00         | 9,44,922.00    | 8,74,927.80    | 1,93,18,405.80  | 1,93,18,406.12  | 1,72,74,439.00  | 20,43,967.12    |
| 13 | 100600/50/16/10009595   | Jadavpur University  | 1,87,63,975.00  | 0.00         | 10,13,255.00   | 9,38,198.75    | 2,07,15,428.75  | 2,07,15,428.58  | 1,25,24,857.00  | 81,90,571.58    |
| 14 | 100700/46/14/8500000077 | Director General and Inspector General of Police West Bengal | 19,80,43,385.00 | 0.00         | 1,06,94,343.00 | 99,02,169.25   | 21,86,39,897.25 | 21,86,39,896.90 | 17,66,97,223.00 | 4,19,42,673.90  |
| 15 | 100700/46/15/8500000072 | Director General and Inspector General of Police West Bengal | 28,19,23,345.00 | 0.00         | 1,52,23,861.00 | 1,40,96,167.25 | 31,12,43,373.25 | 31,12,43,372.56 | 17,28,94,101.00 | 13,83,49,271.56 |
| 16 | 100700/50/16/10003874   | Director General and Inspector General of Police West Bengal | 34,29,34,743.00 | 0.00         | 1,85,18,476.00 | 1,71,46,737.15 | 37,85,99,956.15 | 37,85,99,956.01 | 20,43,54,913.00 | 17,42,45,043.01 |
| 17 | 100700/50/17/10006715   | Director General and Inspector General of Police West Bengal | 40,57,60,994.00 | 0.00         | 1,62,30,440.00 | 2,02,88,049.70 | 44,22,79,483.70 | 44,22,79,483.46 | 15,02,55,084.00 | 29,20,24,399.46 |
| 18 | 153501/46/15/8500000809 | Indian Statistical Institute                                 | 1,12,16,241.50  | 0.00         | 6,05,677.04    | 5,60,812.08    | 1,23,82,730.62  | 1,23,82,730.62  | 1,04,75,608.00  | 19,07,122.62    |
| 19 | 153501/46/15/8500000810 | Indian Statistical Institute                                 | 74,96,830.00    | 0.00         | 4,04,828.82    | 3,74,841.50    | 82,76,500.32    | 82,76,500.32    | 76,24,392.00    | 6,52,108.32     |
| 20 | 154400/46/16/8500000017 | Cadence Design System  | 64,98,691.00    | 11,37,270.93 | 3,50,929.31    | 3,24,934.55    | 83,11,825.79    | 83,11,825.79    | 82,08,000.00    | 1,03,825.79     |
| 21 | 154400/46/16/8500000019 | Cadence Design System  | 1,27,31,353.00  | 22,27,986.78 | 6,87,493.06    | 6,36,567.65    | 1,62,83,400.49  | 1,62,83,400.49  | 1,60,80,000.00  | 2,03,400.49     |
| 22 | 154400/46/16/8500000020 | Tensilica Technology   | 32,68,347.00    | 5,71,960.73  | 1,76,490.74    | 1,63,417.35    | 41,80,215.82    | 41,80,215.82    | 41,28,000.00    | 52,215.82       |
| 23 | 153501/50/16/10000924   | Indian Statistical Institute                                 | 1,17,94,832.00  | 0.00         | 6,36,920.93    | 5,89,741.60    | 1,30,21,494.53  | 1,30,21,494.53  | 1,00,00,000.00  | 30,21,494.53    |
| 24 | 153501/50/16/10000925   | Indian Statistical Institute                                 | 81,32,397.00    | 0.00         | 4,39,149.44    | 4,06,619.85    | 89,78,166.29    | 89,78,166.29    | 68,16,957.00    | 21,61,209.29    |
| 25 | 154400/46/16/8500000005 | Cadence Design System  | 80,29,717.00    | 14,05,200.48 | 4,33,604.72    | 4,01,485.85    | 1,02,70,008.05  | 1,02,70,008.05  | 82,08,000.00    | 20,62,008.05    |
| 26 | 154400/46/16/8500000007 | Cadence Design System  | 2,11,77,792.00  | 37,06,113.60 | 11,43,600.77   | 10,58,889.60   | 2,70,86,395.97  | 2,70,86,395.97  | 2,16,48,000.00  | 54,38,395.97    |
| 27 | 154400/46/16/8500000008 | Tensilica Technology   | 41,32,252.00    | 7,23,144.10  | 2,23,141.61    | 2,06,612.60    | 52,85,150.31    | 52,85,150.31    | 42,22,553.00    | 10,62,597.31    |
| 28 | 154400/46/16/8500000009 | Cadence Design System  | 4,70,04,368.00  | 82,25,764.40 | 25,38,235.87   | 23,50,218.40   | 6,01,18,586.67  | 6,01,18,586.67  | 4,80,48,000.00  | 1,20,70,586.67  |
| 29 | 153501/50/17/10004002   | Indian Statistical Institute                                 | 86,40,358.00    | 0.00         | 4,66,579.33    | 4,32,017.90    | 95,38,955.23    | 95,38,955.23    | 90,00,000.00    | 5,38,955.23     |
| 30 | 153501/50/17/10004003   | Indian Statistical Institute                                 | 1,25,31,560.00  | 0.00         | 6,76,704.24    | 6,26,578.00    | 1,38,34,842.24  | 1,38,34,842.24  | 1,10,00,000.00  | 28,34,842.24    |

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|    |                         |  |                 |              |              |                |                 |                 |                 |                |
|----|-------------------------|--|-----------------|--------------|--------------|----------------|-----------------|-----------------|-----------------|----------------|
| 31 | 154400/50/17/10000168   | Cadence Design System  | 4,40,05,666.00  | 77,00,992.00 | 23,76,305.96 | 22,00,283.30   | 5,62,83,247.26  | 5,62,83,247.26  | 5,04,96,000.00  | 57,87,247.26   |
| 32 | 154400/50/17/10000169   | Cadence Design System  | 2,75,24,456.00  | 48,16,780.00 | 14,86,320.62 | 13,76,222.80   | 3,52,03,779.42  | 3,52,03,779.42  | 3,15,84,000.00  | 36,19,779.42   |
| 33 | 154400/50/17/10000170   | Cadence Design System  | 41,83,048.00    | 7,32,033.00  | 2,25,884.59  | 2,09,152.40    | 53,50,117.99    | 53,50,117.99    | 48,00,000.00    | 5,50,117.99    |
| 34 | 153800/50/17/1000087    | Indian Institute of Technology, Khargpur                                     | 1,71,66,281.00  | 0.00         | 9,26,979.17  | 8,58,314.05    | 1,89,51,574.22  | 1,89,51,574.22  | 1,74,20,101.00  | 15,31,473.22   |
| 35 | 153501/50/18/10003994   | Indian Statistical Institute   | 95,65,984.00    | 0.00         | 5,16,563.14  | 4,78,299.20    | 1,05,60,846.34  | 1,05,60,846.34  | 98,00,000.00    | 7,60,846.34    |
| 36 | 154400/50/18/10000624   | Cadence Design System  | 10,22,888.00    | 76,716.60    | 55,235.95    | 51,144.40      | 12,05,984.95    | 12,05,984.95    | 11,75,000.00    | 30,984.95      |
| 37 | 154400/50/18/10000625   | Cadence Design System  | 2,88,45,429.00  | 21,63,407.18 | 15,57,653.17 | 14,42,271.45   | 3,40,08,760.80  | 3,40,08,760.80  | 3,31,35,000.00  | 8,73,760.80    |
| 38 | 154400/50/18/10000626   | Cadence Design System  | 4,25,93,038.00  | 31,94,477.85 | 23,00,024.05 | 21,29,651.90   | 5,02,17,191.80  | 5,02,17,191.80  | 4,89,27,000.00  | 12,90,191.80   |
| 39 | 154400/50/18/10000635   | Cadence Design System  | 44,18,874.00    | 3,31,415.55  | 2,38,619.20  | 2,20,943.70    | 52,09,852.45    | 52,09,852.45    | 50,76,000.00    | 1,33,852.45    |
| 40 | 602200/46/16/8500000221 | Analog Devices India Private Limited   | 44,59,189.00    | 3,34,439.00  | 2,45,255.00  | 2,22,959.45    | 52,61,842.45    | 54,71,120.00    | 43,43,040.00    | 11,28,080.00   |
| 41 | 602200/46/15/8500000195 | Emc Software and Services  | 24,39,34,939.00 | 84,15,755.00 | 73,18,048.00 | 1,21,96,746.95 | 27,18,65,488.95 | 14,58,88,382.00 | 10,13,61,474.00 | 4,45,26,908.00 |
| 42 | 602200/46/17/8500000007 | Anz Support Services (India) Private Limited                                 | 5,86,58,398.00  | 14,66,460.00 | 24,92,982.00 | 29,32,919.90   | 6,55,50,759.90  | 6,40,99,289.00  | 5,81,47,600.00  | 59,51,689.00   |
| 43 | 602200/46/18/8500000044 | Anz Support Services (India) Private Limited                                 | 5,42,82,920.00  | 16,28,488.00 | 23,07,024.00 | 27,14,146.00   | 6,09,32,578.00  | 6,09,52,765.00  | 5,81,11,534.00  | 28,41,231.00   |
| 44 | 602200/46/18/8500000136 | Scientific Games India Private Limited                                       | 3,16,39,886.00  | 23,72,991.00 | 9,49,197.00  | 15,81,994.30   | 3,65,44,068.30  | 3,51,50,289.00  | 3,40,50,000.00  | 11,00,289.00   |
| 45 | 602200/46/15/8500000350 | Waters India Private Limited   | 76,16,442.00    | 5,71,233.00  | 3,61,781.00  | 3,80,822.10    | 89,30,278.10    | 89,30,278.00    | 70,00,000.00    | 19,30,278.00   |
| 46 | 602200/46/15/8500000207 | Intuit India Product - Unit II   | 1,26,43,384.00  | 9,48,254.00  | 6,95,386.00  | 6,32,169.20    | 1,49,19,193.20  | 1,34,96,778.00  | 1,13,20,000.00  | 21,76,778.00   |
| 47 | 602200/46/16/8500000030 | Terex India Private. Limited   | 77,34,180.00    | 5,80,064.00  | 4,25,380.00  | 3,86,709.00    | 91,26,333.00    | 85,24,884.00    | 67,81,414.00    | 17,43,470.00   |
| 48 | 602200/46/17/8500000272 | Technip India Limited  | 6,04,61,188.00  | 24,18,448.00 | 18,13,836.00 | 30,23,059.40   | 6,77,16,531.40  | 6,64,28,922.00  | 5,07,74,200.00  | 1,56,54,722.00 |
| 49 | 602200/50/18/10000218   | Technip India Limited  | 6,66,85,875.00  | 23,34,006.00 | 13,33,718.00 | 33,34,293.75   | 7,36,87,892.75  | 8,38,18,502.00  | 7,18,98,221.00  | 1,19,20,281.00 |
| 50 | 602200/46/15/8500000018 | Verisign Services India Private Limited                                      | 12,44,296.00    | 93,322.00    | 68,436.00    | 62,214.80      | 14,68,268.80    | 12,01,311.00    | 11,71,800.00    | 29,511.00      |
| 51 | 604200/50/16/10001240   | EVERY India Private Limited (Formerly Span Infotech (India) Private Limited) | 1,45,21,190.00  | 10,89,089.00 | 7,98,665.00  | 7,26,059.50    | 1,71,35,003.50  | 1,70,24,588.00  | 1,30,40,000.00  | 39,84,588.00   |
| 52 | 604200/50/17/10000512   | Intellect Design Arena Limited   | 3,45,22,425.00  | 13,80,897.00 | 12,08,285.00 | 17,26,121.25   | 3,88,37,728.25  | 3,98,56,391.00  | 3,60,00,000.00  | 38,56,391.00   |
| 53 | 604200/50/18/10000481   | Intellect Design Arena Limited   | 4,59,81,737.00  | 16,09,361.00 | 16,09,361.00 | 22,99,086.85   | 5,14,99,545.85  | 5,11,45,216.00  | 4,69,00,000.00  | 42,45,216.00   |
| 54 | 604200/50/18/10000264   | Raymond Limited  | 3,59,32,003.00  | 21,55,920.00 | 14,37,280.00 | 17,96,600.15   | 4,13,21,803.15  | 4,18,99,962.00  | 3,72,32,749.00  | 46,67,213.00   |

|    |                             |   |                |              |              |              |                |                |                |                |
|----|-----------------------------|---|----------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|
| 55 | 604200/50/17/10000300       | Raymond Limited                                 | 3,12,08,286.00 | 23,40,621.00 | 17,16,456.00 | 15,60,414.30 | 3,68,25,777.30 | 3,24,50,583.00 | 3,02,81,294.00 | 21,69,289.00   |
| 56 | 604200/50/17/10001136       | Reydel Automotive India Private. Limited.       | 34,22,733.00   | 0.00         | 1,88,250.00  | 1,71,136.65  | 37,82,119.65   | 37,82,120.00   | 32,75,000.00   | 5,07,120.00    |
| 57 | 604200/50/16/10000170       | Yodlee Infotech. Private. Limited.              | 1,62,14,180.00 | 12,16,064.00 | 8,91,780.00  | 8,10,709.00  | 1,91,32,733.00 | 1,96,35,780.00 | 1,02,43,009.00 | 93,92,771.00   |
| 58 | 604200/50/17/10000190       | Yodlee Infotech. Private. Limited.              | 2,23,59,337.00 | 13,41,560.00 | 12,29,764.00 | 11,17,966.85 | 2,60,48,627.85 | 2,56,59,012.00 | 1,91,30,435.00 | 65,28,577.00   |
| 59 | 603805/50/17/10000483       | Manipal University (Clusters)                   | 5,95,86,160.00 | 0.00         | 17,87,585.00 | 29,79,308.00 | 6,43,53,053.00 | 6,43,53,053.00 | 5,61,06,366.00 | 82,46,687.00   |
| 60 | 603805/50/18/10000503       | Manipal Academy (Clusters)                      | 6,84,25,973.00 | 0.00         | 20,52,779.00 | 34,21,298.65 | 7,39,00,050.65 | 7,90,01,068.00 | 6,87,70,100.00 | 1,02,30,968.00 |
| 61 | 603901/50/18/10002125       | Goodrich Aerospace                              | 4,71,47,481.00 | 28,28,849.00 | 25,93,111.00 | 23,57,374.05 | 5,49,26,815.05 | 5,57,38,308.00 | 4,90,00,000.00 | 67,38,308.00   |
| 62 | 603901/50/17/10001778       | Goodrich Aerospace                              | 4,02,90,513.00 | 30,21,788.00 | 22,15,978.00 | 20,14,525.65 | 4,75,42,804.65 | 4,74,48,909.00 | 3,88,00,000.00 | 86,48,909.00   |
| 63 | 604500/50/15/10002106       | Advinus Therapeutics Limited                    | 95,83,094.00   | 7,18,732.00  | 5,27,070.00  | 4,79,154.70  | 1,13,08,050.70 | 1,15,60,420.00 | 51,57,998.00   | 64,02,422.00   |
| 64 | 603900/50/15/10001602       | M/s JDA Software India Private Limited          | 2,90,61,762.00 | 21,79,632.00 | 15,98,397.00 | 14,53,088.10 | 3,42,92,879.10 | 3,24,84,330.00 | 2,25,89,884.00 | 98,94,446.00   |
| 65 | 603900/46/14/8500000057     | Radiant Systems India Private Limited           | 5,20,045.00    | 39,003.00    | 28,602.00    | 26,002.25    | 6,13,652.25    | 7,44,774.00    | 6,14,097.00    | 1,30,677.00    |
| 66 | 603900/50/15/10001762       | Tata Power Strategic Electronics Division       | 2,18,01,694.00 | 16,35,127.00 | 11,99,093.00 | 10,90,084.70 | 2,57,25,998.70 | 2,85,72,098.00 | 1,93,00,000.00 | 92,72,098.00   |
| 67 | 603900/50/17/10001469       | Tata Power Strategic Electronics Division       | 3,55,00,146.00 | 26,62,511.00 | 19,52,508.00 | 17,75,007.30 | 4,18,90,172.30 | 4,03,93,320.00 | 3,45,00,000.00 | 58,93,320.00   |
| 68 | 6039005/01/61/0000830 & 831 | Tavant Technologies India Private Limited       | 1,24,55,330.00 | 9,34,150.00  | 6,85,043.00  | 6,22,766.50  | 1,46,97,289.50 | 1,59,18,161.00 | 1,32,00,000.00 | 27,18,161.00   |
| 69 | 604400/50/16/10002000       | Church of South India Karnataka Central Diocese | 1,09,51,253.00 | 8,21,344.00  | 6,02,319.00  | 5,47,562.65  | 1,29,22,478.65 | 1,29,08,881.00 | 1,06,50,000.00 | 22,58,881.00   |
| 70 | 604400/50/15/10001754       | RBL Bank Limited                                | 4,43,04,001.00 | 33,22,800.00 | 24,36,720.00 | 22,15,200.05 | 5,22,78,721.05 | 5,64,88,158.00 | 4,35,00,000.00 | 1,29,88,158.00 |
| 71 | 604100/50/15/10002185       | Hilex India Private Limited                     | 38,77,486.00   | 1,93,874.00  | 2,13,262.00  | 1,93,874.30  | 44,78,496.30   | 44,78,496.00   | 34,00,000.00   | 10,78,496.00   |
| 72 | 604100/50/16/10002626       | Biocon Limited                                  | 2,97,37,906.00 | 22,30,343.00 | 16,35,585.00 | 14,86,895.30 | 3,50,90,729.30 | 3,60,44,368.00 | 2,69,00,560.00 | 91,43,808.00   |
| 73 | 604100/50/16/10001303       | M/s MTR Foods Private Limited                   | 1,57,21,913.00 | 11,79,143.00 | 8,64,705.00  | 7,86,095.65  | 1,85,51,856.65 | 1,85,51,857.00 | 1,46,00,000.00 | 39,51,857.00   |
| 74 | 604100/50/15/10001097       | Nvidia Graphics Private Limited                 | 4,24,41,855.00 | 31,83,139.00 | 23,34,302.00 | 21,22,092.75 | 5,00,81,388.75 | 4,96,99,023.00 | 4,01,34,526.00 | 95,64,497.00   |
| 75 | 604100/50/16/10001025       | Nvidia Graphics Private Limited                 | 5,25,12,679.00 | 39,38,451.00 | 28,88,197.00 | 26,25,633.95 | 6,19,64,960.95 | 6,61,12,294.00 | 4,75,46,300.00 | 1,85,65,994.00 |
| 76 | 604100/50/17/10001044       | Nvidia Graphics Private Limited                 | 5,67,16,473.00 | 42,53,735.00 | 31,19,406.00 | 28,35,823.65 | 6,69,25,437.65 | 6,73,22,261.00 | 5,93,96,071.00 | 79,26,190.00   |
| 77 | 604100/50/18/10001034       | Nvidia Graphics Private Limited                 | 6,80,96,773.00 | 37,45,323.00 | 23,83,387.00 | 34,04,838.65 | 7,76,30,321.65 | 8,17,56,117.00 | 7,70,77,985.00 | 46,78,132.00   |

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|    |                         |  |                 |                |              |                |                 |                 |                 |                |
|----|-------------------------|--|-----------------|----------------|--------------|----------------|-----------------|-----------------|-----------------|----------------|
| 78 | 604100/50/17/10000638   | Pricewater House Coopers Service Delivery Centre Bangalore Private Limited | 3,97,44,327.00  | 29,80,825.00   | 21,85,938.00 | 19,87,216.35   | 4,68,98,306.35  | 4,68,98,306.00  | 4,39,30,875.00  | 29,67,431.00   |
| 79 | 604600/50/15/10000150   | Akamai Technologies India Private Limited                                  | 2,95,75,351.00  | 22,18,151.00   | 13,30,891.00 | 14,78,767.55   | 3,46,03,160.55  | 3,72,99,222.00  | 2,75,00,000.00  | 97,99,222.00   |
| 80 | 604600/50/16/10000636   | Akamai Technologies India Private Limited                                  | 2,96,04,032.00  | 22,20,302.00   | 16,28,222.00 | 14,80,201.60   | 3,49,32,757.60  | 3,70,69,675.00  | 3,20,76,000.00  | 49,93,675.00   |
| 81 | 604600/50/17/10000766   | Akamai Technologies India Private Limited                                  | 3,80,34,536.00  | 28,52,590.00   | 20,91,899.00 | 19,01,726.80   | 4,48,80,751.80  | 4,93,48,901.00  | 4,07,86,200.00  | 85,62,701.00   |
| 82 | 604600/50/18/10000773   | Akamai Technologies India Private Limited                                  | 4,10,15,179.00  | 28,71,063.00   | 18,45,683.00 | 20,50,758.95   | 4,77,82,683.95  | 4,92,12,666.00  | 4,35,00,160.00  | 57,12,506.00   |
| 83 | 604600/50/15/10000213   | Manhattan Associates India Dev Centre Private Limited                      | 2,36,37,760.00  | 17,72,832.00   | 13,00,077.00 | 11,81,888.00   | 2,78,92,557.00  | 2,86,42,801.00  | 1,90,00,618.00  | 96,42,183.00   |
| 84 | 604600/50/17/10000045   | Applied Materials India Private Limited                                    | 1,90,84,788.00  | 14,31,359.00   | 8,58,815.00  | 9,54,239.40    | 2,23,29,201.40  | 2,23,29,201.00  | 1,81,58,328.00  | 41,70,873.00   |
| 85 | 604600/50/17/10000223   | Sonus Networks India Private Limited                                       | 95,79,980.00    | 0.00           | 5,26,899.00  | 4,78,999.00    | 1,05,85,878.00  | 1,07,54,545.00  | 88,50,127.00    | 19,04,418.00   |
| 86 | 604600/50/18/10000271   | Societe Generale Global Solution Centre Private Limited                    | 11,02,02,512.00 | 0.00           | 52,34,619.00 | 55,10,125.60   | 12,09,47,256.60 | 12,31,33,874.00 | 11,72,37,401.00 | 58,96,473.00   |
| 87 | 604600/46/15/8500000079 | Tata Elxsi Limited   | 1,57,92,784.00  | 0.00           | 6,31,711.00  | 7,89,639.20    | 1,72,14,134.20  | 1,73,55,233.00  | 1,01,96,782.00  | 71,58,451.00   |
| 88 | 604600/50/16/10000491   | Tata Elxsi Limited   | 1,88,64,903.00  | 0.00           | 7,54,596.00  | 9,43,245.15    | 2,05,62,744.15  | 2,05,62,744.00  | 1,58,01,302.00  | 47,61,442.00   |
| 89 | 604600/46/16/10000736   | SAP Labs India Private Limited   | 13,77,85,963.00 | 0.00           | 65,44,833.00 | 68,89,298.15   | 15,12,20,094.15 | 15,12,20,094.00 | 14,86,73,250.00 | 25,46,844.00   |
| 90 | 604600/50/17/10000768   | SAP Labs India Private Limited   | 15,83,07,993.00 | 0.00           | 75,19,630.00 | 79,15,399.65   | 17,37,43,022.65 | 17,37,43,023.00 | 16,25,73,856.00 | 1,11,69,167.00 |
| 91 | 604600/50/18/10000869   | SAP India Private Limited  | 7,02,44,978.00  | 0.00           | 21,07,349.00 | 35,12,248.90   | 7,58,64,575.90  | 7,54,78,871.00  | 6,39,02,061.00  | 1,15,76,810.00 |
| 92 | 604600/50/17/10000293   | Amazon Development Center India Private Limited                            | 17,68,82,612.00 | 1,32,66,196.00 | 79,59,718.00 | 88,44,130.60   | 20,69,52,656.60 | 21,86,92,290.00 | 15,67,34,247.00 | 6,19,58,043.00 |
| 93 | 604600/50/18/10000318   | Amazon Development Center India Private Limited                            | 24,56,32,576.00 | 1,22,81,629.00 | 85,97,140.00 | 1,22,81,628.80 | 27,87,92,973.80 | 31,23,64,581.00 | 23,61,69,421.00 | 7,61,95,160.00 |
| 94 | 604600/50/16/10001939   | Ashok Leyland Limited  | 6,19,84,163.00  | 30,99,208.00   | 34,09,129.00 | 30,99,208.15   | 7,15,91,708.15  | 6,75,02,847.00  | 5,22,34,696.00  | 1,52,68,151.00 |
| 95 | 604600/50/17/10001942   | Ashok Leyland Limited  | 6,69,85,109.00  | 33,49,255.00   | 23,44,479.00 | 33,49,255.45   | 7,60,28,098.45  | 7,60,28,098.00  | 6,01,64,195.00  | 1,58,63,903.00 |
| 96 | 602000/50/17/10000344   | Exide Life Insurance Company Limited                                       | 2,31,31,343.00  | 0.00           | 8,09,597.00  | 11,56,567.15   | 2,50,97,507.15  | 2,72,51,932.00  | 2,27,33,089.00  | 45,18,843.00   |
| 97 | 602000/50/16/10001206   | ITC Infotech India Limited   | 3,92,33,463.00  | 19,61,673.00   | 21,57,840.00 | 19,61,673.15   | 4,53,14,649.15  | 4,53,14,649.00  | 2,49,50,000.00  | 2,03,64,649.00 |



|     |                                  |  |                 |                |                |                |                 |                 |                 |                 |
|-----|----------------------------------|--|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|
| 98  | 602000/50/18/10001191            | ITC Infotech India Limited                       | 3,62,19,775.00  | 12,67,692.00   | 10,86,593.00   | 18,10,988.75   | 4,03,85,048.75  | 4,34,46,083.00  | 3,69,08,658.00  | 65,37,425.00    |
| 99  | 602000/50/17/10001388            | M/s Orient Cement Limited                        | 77,48,903.00    | 3,87,445.00    | 2,71,212.00    | 3,87,445.15    | 87,95,005.15    | 87,95,005.00    | 75,00,000.00    | 12,95,005.00    |
| 100 | 602000/50/16/10001358            | M/s Star Health and Allied Insurance Co. Limited | 4,67,23,204.00  | 23,36,160.00   | 25,69,776.00   | 23,36,160.20   | 5,39,65,300.20  | 5,09,38,876.00  | 3,12,84,071.00  | 1,96,54,805.00  |
| 101 | 602000/50/16/10001201            | M/s Star Health and Allied Insurance Co. Limited | 2,83,47,975.00  | 14,17,399.00   | 15,59,139.00   | 14,17,398.75   | 3,27,41,911.75  | 3,08,92,673.00  | 2,70,00,000.00  | 38,92,673.00    |
| 102 | 602000/50/17/10001221            | M/s Star Health and Allied Insurance Co. Limited | 3,25,83,889.00  | 16,29,194.00   | 11,40,436.00   | 16,29,194.45   | 3,69,82,713.45  | 3,41,41,657.00  | 3,10,00,000.00  | 31,41,657.00    |
| 103 | 602000/50/17/10001414            | M/s Star Health and Allied Insurance Co. Limited | 4,95,64,212.00  | 24,78,211.00   | 17,34,747.00   | 24,78,210.60   | 5,62,55,380.60  | 4,41,88,556.00  | 4,27,50,000.00  | 14,38,556.00    |
| 104 | 602000/50/18/10001190            | M/s Star Health and Allied Insurance Co. Limited | 4,38,67,807.00  | 17,54,712.00   | 10,96,695.00   | 21,93,390.35   | 4,89,12,604.35  | 5,02,38,005.00  | 4,70,00,000.00  | 32,38,005.00    |
| 105 | 602000/50/15/10001288            | Infineon Technologies India Private Limited      | 61,97,418.00    | 4,64,806.00    | 3,40,858.00    | 3,09,870.90    | 73,12,952.90    | 74,98,304.00    | 66,69,382.00    | 8,28,922.00     |
| 106 | 602100/50/15/10000614            | Logix Health Solutions Private Limited           | 33,08,684.00    | 1,98,521.00    | 1,81,978.00    | 1,65,434.20    | 38,54,617.20    | 1,00,22,004.00  | 25,50,000.00    | 74,72,004.00    |
| 107 | 602100/50/15/10001445            | Hospet Steels Limited                            | 64,73,427.00    | 4,11,063.00    | 3,56,038.00    | 3,23,671.35    | 75,64,199.35    | 75,36,657.00    | 55,00,000.00    | 20,36,657.00    |
| 108 | 602100/50/17/10001960            | TUV Rheintl and India Private Limited            | 61,59,572.00    | 4,61,968.00    | 2,15,585.00    | 3,07,978.60    | 71,45,103.60    | 69,66,476.00    | 63,00,000.00    | 6,66,476.00     |
| 109 | 602100/50/18/10001405            | Yes Bank Limited                                 | 8,58,52,735.00  | 42,92,637.00   | 40,78,005.00   | 42,92,636.75   | 9,85,16,013.75  | 10,20,64,815.00 | 8,59,84,100.00  | 1,60,80,715.00  |
| 110 | 604600/50/16/10000309, 312 & 368 | Amazon India Group                               | 31,07,00,000.00 | 2,33,02,500.00 | 1,39,81,500.00 | 1,55,35,000.00 | 36,35,19,000.00 | 36,35,19,000.00 | 25,65,00,000.00 | 10,70,19,000.00 |
| 111 | 501800/46/148500000002           | Hyundai Motors India Limited                     | 7,96,45,978.00  | 15,00,000.00   | 30,00,000.00   | 39,82,298.90   | 8,81,28,276.90  | 8,81,28,277.00  | 7,05,00,000.00  | 1,76,28,277.00  |
| 112 | 501600/46/16/8500000015          | M/s Flex Technologies India Private Limited      | 8,43,57,635.00  | 42,17,882.00   | 25,30,729.00   | 42,17,881.75   | 9,53,24,127.75  | 9,71,62,309.00  | 6,41,61,646.00  | 3,30,00,663.00  |
| 113 | 501800/50/16/10000021            | Hyundai Motors India Limited                     | 10,04,45,554.00 | 22,00,000.00   | 37,00,000.00   | 50,22,277.70   | 11,13,67,831.70 | 11,19,33,396.00 | 8,40,00,000.00  | 2,79,33,396.00  |
| 114 | 501800/50/17/10000009            | Hyundai Motors India Limited                     | 11,18,99,577.00 | 25,00,000.00   | 37,00,000.00   | 55,94,978.85   | 12,36,94,555.85 | 12,23,12,087.00 | 10,90,00,000.00 | 1,33,12,087.00  |
| 115 | 501800/50/18/10000023            | Hyundai Motors India Limited                     | 11,75,45,901.00 | 21,74,599.00   | 29,38,648.00   | 58,77,295.05   | 12,85,36,443.05 | 12,87,40,145.00 | 11,70,19,516.00 | 1,17,20,629.00  |
| 116 | 500100/50/18/10000044            | SRF Limited                                      | 29,78,403.00    | 0.00           | 89,352.00      | 1,48,920.15    | 32,16,675.15    | 29,89,372.00    | 27,68,313.00    | 2,21,059.00     |
| 117 | 500400/50/15/10001563            | Caterpillar India Private Limited                | 7,44,42,904.00  | 89,33,148.00   | 29,77,716.00   | 37,22,145.20   | 9,00,75,913.20  | 9,00,75,913.00  | 8,29,39,302.00  | 71,36,611.00    |

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|     |                         |  |                 |              |              |                |                 |                 |                 |                 |
|-----|-------------------------|--|-----------------|--------------|--------------|----------------|-----------------|-----------------|-----------------|-----------------|
| 118 | 500400/50/16/10001644   | Caterpillar India Private Limited                | 7,97,49,895.00  | 95,69,987.00 | 31,89,996.00 | 39,87,494.75   | 9,64,97,372.75  | 10,27,49,316.00 | 8,76,92,830.00  | 1,50,56,486.00  |
| 119 | 501800/50/16/10000069   | Hyundai Motor India Engineering Private Limited  | 1,01,01,357.00  | 7,57,602.00  | 5,55,575.00  | 5,05,067.85    | 1,19,19,601.85  | 1,19,19,601.00  | 85,00,000.00    | 34,19,601.00    |
| 120 | 500102/50/18/10000511   | Randstad India Private Limited                   | 4,37,75,105.00  | 21,88,755.00 | 13,13,253.00 | 21,88,755.25   | 4,94,65,868.25  | 4,56,49,165.00  | 4,45,00,000.00  | 11,49,165.00    |
| 121 | 500401/50/17/10002877   | TPF Software India (P) Limited                   | 29,90,297.00    | 59,806.00    | 1,64,466.00  | 1,49,514.85    | 33,64,083.85    | 33,64,085.00    | 24,00,256.00    | 9,63,829.00     |
| 122 | 500102/50/16/10000612   | Randstad India Private Limited                   | 3,78,18,842.00  | 18,90,942.00 | 11,34,565.00 | 18,90,942.10   | 4,27,35,291.10  | 4,51,33,524.00  | 3,43,75,190.00  | 1,07,58,334.00  |
| 123 | 500102/50/17/10000533   | Randstad India Private Limited                   | 4,41,74,139.00  | 22,08,707.00 | 13,25,224.00 | 22,08,706.95   | 4,99,16,776.95  | 5,07,75,728.00  | 4,16,40,197.00  | 91,35,531.00    |
| 124 | 500400/46/13/8500000248 | Apollo Tyres Limited                             | 30,88,191.00    | 4,63,229.00  | 1,46,689.00  | 1,54,409.55    | 38,52,518.55    | 44,38,849.00    | 38,32,892.00    | 6,05,957.00     |
| 125 | 500400/50/17/10000608   | Caterpillar India Private Limited Thiruvallur    | 78,09,691.00    | 5,85,727.00  | 56,239.00    | 3,90,484.55    | 88,42,141.55    | 80,01,341.00    | 73,68,000.00    | 6,33,341.00     |
| 126 | 501800/50/17/10000122   | Mobis India Limited                              | 38,72,329.00    | 2,90,425.00  | 2,12,978.00  | 1,93,616.45    | 45,69,348.45    | 50,83,636.00    | 40,25,000.00    | 10,58,636.00    |
| 127 | 500400/50/17/10000330   | The Madras Medical Mission                       | 70,35,579.00    | 5,27,668.00  | 3,86,957.00  | 3,51,778.95    | 83,01,982.95    | 67,24,100.00    | 47,82,609.00    | 19,41,491.00    |
| 128 | 500400/50/15/10001403   | Williams Lea India Private Limited               | 2,02,88,983.00  | 15,21,674.00 | 11,15,894.00 | 10,14,449.15   | 2,39,41,000.15  | 2,37,78,457.00  | 1,31,25,000.00  | 1,06,53,457.00  |
| 129 | 500600/46/14/8500000219 | Valmet Technologies Company Private Limited      | 7,12,389.00     | 53,429.00    | 39,181.00    | 35,619.45      | 8,40,618.45     | 7,48,008.00     | 7,37,985.00     | 10,023.00       |
| 130 | 350200/46/14/850000376  | IILM Institute of Higher Education               | 6,42,896.00     | 55,272.00    | 40,533.00    | 32,144.80      | 7,70,845.80     | 7,70,845.80     | 7,36,965.00     | 33,880.80       |
| 131 | 351200/46/14/8500000207 | M/s Steel Authority of India Limited             | 29,81,52,196.00 | 0.00         | 60,45,719.00 | 1,49,07,609.80 | 31,91,05,524.80 | 31,91,05,524.80 | 18,60,22,120.00 | 13,30,83,404.80 |
| 132 | 351500/50/18/10000924   | M/s Cargill India Associates                     | 3,29,32,119.00  | 4,93,982.00  | 13,17,285.00 | 16,46,605.95   | 3,63,89,991.95  | 3,63,89,991.95  | 3,53,85,525.00  | 10,04,466.95    |
| 133 | 351500/46/15/8500000065 | Aon Services India Private Limited               | 4,85,98,356.00  | 26,72,910.00 | 26,72,910.00 | 24,29,917.80   | 5,63,74,093.80  | 5,63,74,093.80  | 5,39,44,176.00  | 24,29,917.80    |
| 134 | 351500/46/16/8500000047 | Aon Services India Private Limited               | 3,19,45,062.00  | 17,56,978.00 | 17,56,978.00 | 15,97,253.10   | 3,70,56,271.10  | 3,70,56,271.10  | 3,51,39,568.00  | 19,16,703.10    |
| 135 | 351500/46/15/8500000063 | Aon Services India Private Limited               | 3,63,38,390.00  | 19,98,611.00 | 19,98,611.00 | 18,16,919.50   | 4,21,52,531.50  | 4,21,52,531.50  | 4,03,35,612.00  | 18,16,919.50    |
| 136 | 351500/46/16/8500000043 | Aon Services India Private Limited               | 5,33,54,939.00  | 29,34,521.00 | 29,34,522.00 | 26,67,746.95   | 6,18,91,728.95  | 6,18,91,728.95  | 5,92,23,982.00  | 26,67,746.95    |
| 137 | 351500/46/16/8500000373 | Jagruti Club Limited                             | 2,91,85,747.00  | 14,59,287.00 | 16,05,215.00 | 14,59,287.35   | 3,37,09,536.35  | 3,37,09,536.35  | 3,22,50,251.00  | 14,59,285.35    |
| 138 | 351500/46/15/8500000352 | M/s Glaxo Smithkline Consumer Healthcare Limited | 5,98,25,328.00  | 39,70,708.00 | 29,11,852.00 | 29,91,266.40   | 6,96,99,154.40  | 6,96,99,154.40  | 5,98,25,328.00  | 98,73,826.40    |

|     |                         |  |                 |              |              |              |                 |                 |                 |                |
|-----|-------------------------|--|-----------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|----------------|
| 139 | 351500/46/16/8500000345 | M/s Glaxo Smithkline Consumer Healthcare Limited   | 7,01,26,572.00  | 20,75,746.00 | 38,56,961.00 | 35,06,328.60 | 7,95,65,607.60  | 7,95,65,607.60  | 7,60,59,280.00  | 35,06,327.60   |
| 140 | 351500/50/18/10002924   | M/s Glaxo Smithkline Consumer Healthcare Limited   | 6,63,50,711.00  | 25,00,000.00 | 36,49,289.00 | 33,17,535.55 | 7,58,17,535.55  | 7,58,17,535.55  | 7,25,00,000.00  | 33,17,535.55   |
| 141 | 351600/50/17/10000061   | Global Logic India Private Limited                 | 3,54,95,988.00  | 25,57,500.00 | 18,76,000.00 | 17,74,799.40 | 4,17,04,287.40  | 4,17,04,287.40  | 3,41,00,000.00  | 76,04,287.40   |
| 142 | 351600/50/16/10000292   | Tata Tele Services Limited, TTML, MMPL             | 19,13,51,815.70 | 0.00         | 80,80,000.00 | 95,67,590.79 | 20,89,99,406.49 | 20,89,99,406.49 | 14,69,00,000.00 | 6,20,99,406.49 |
| 143 | 351600/46/15/8500000038 | KPMG   | 5,70,64,201.84  | 11,76,000.00 | 15,68,000.00 | 28,53,210.09 | 6,26,61,411.93  | 6,26,61,411.93  | 3,92,00,000.00  | 2,34,61,411.93 |
| 144 | 351600/50/18/10000058   | Globallogic India Limited                          | 4,57,71,496.36  | 33,80,000.00 | 23,40,000.00 | 22,88,574.82 | 5,37,80,071.18  | 5,37,80,071.18  | 5,20,00,000.00  | 17,80,071.18   |
| 145 | 351600/46/14/8500000256 | M/s Max Healthcare Institute Limited               | 3,51,18,147.69  | 15,45,000.00 | 11,33,000.00 | 17,55,907.38 | 3,95,52,055.07  | 3,95,52,055.07  | 2,06,00,000.00  | 1,89,52,055.07 |
| 146 | 351600/46/14/8500000243 | Jay Bhart Maruti Limited                           | 69,69,531.40    | 4,28,000.00  | 3,14,000.00  | 3,48,476.57  | 80,60,007.96    | 80,60,007.96    | 57,00,000.00    | 23,60,007.96   |
| 147 | 351600/46/15/8500000039 | KPMG Advisory Services Private Limited             | 1,88,79,000.87  | 2,95,000.00  | 3,94,000.00  | 9,43,950.04  | 2,05,11,950.91  | 2,05,11,950.91  | 98,44,000.00    | 1,06,67,950.91 |
| 148 | 351600/46/14/8500000122 | Jagatjit Industries Limited                        | 61,56,407.97    | 1,97,000.00  | 1,44,000.00  | 3,07,820.40  | 68,05,228.37    | 68,05,228.37    | 26,20,000.00    | 41,85,228.37   |
| 149 | 351600/46/14/8500000300 | Neel Metal Products Limited                        | 81,93,956.74    | 3,75,000.00  | 2,75,000.00  | 4,09,697.84  | 92,53,654.58    | 92,53,654.58    | 50,00,000.00    | 42,53,654.58   |
| 150 | 351600/50/16/10000323   | Puma Sports India Private Limited                  | 57,92,291.44    | 4,13,000.00  | 3,03,000.00  | 2,89,614.57  | 67,97,906.01    | 67,97,906.01    | 55,00,000.00    | 12,97,906.01   |
| 151 | 351600/50/17/10000506   | M/s JMC Projects India Limited                     | 1,53,10,422.00  | 6,05,000.00  | 6,66,000.00  | 7,65,521.10  | 1,73,46,943.10  | 1,73,46,943.10  | 1,21,00,000.00  | 52,46,943.10   |
| 152 | 351600/46/15/8500000039 | KPMG Advisory Services Private Limited             | 1,88,79,000.87  | 1,16,000.00  | 1,55,000.00  | 9,43,950.04  | 2,00,93,950.91  | 2,00,93,950.91  | 38,77,000.00    | 1,62,16,950.91 |
| 153 | 351600/46/15/8500000171 | Aidem Ventures Private Limited                     | 19,71,525.36    | 1,24,000.00  | 91,000.00    | 98,576.27    | 22,85,101.63    | 22,85,101.63    | 16,50,000.00    | 6,35,101.63    |
| 154 | 351600/46/14/8500000128 | IFS Solutions India Private Limited                | 11,09,915.53    | 77,000.00    | 57,000.00    | 55,495.78    | 12,99,411.30    | 12,99,411.30    | 10,30,000.00    | 2,69,411.30    |
| 155 | 351600/50/16/10000557   | Neel Auto Private Limited                          | 8,61,608.14     | 56,000.00    | 41,000.00    | 43,080.41    | 10,01,688.55    | 10,01,688.55    | 7,40,000.00     | 2,61,688.55    |
| 156 | 351600/46/15/8500000094 | Puma Sports India Private Limited                  | 47,73,133.64    | 2,66,000.00  | 1,95,000.00  | 2,38,656.68  | 54,72,790.32    | 54,72,790.32    | 35,50,000.00    | 19,22,790.32   |
| 157 | 351700/50/17/10000037   | Fidelity Information Ser. India Private Limited    | 6,39,16,063.00  | 20,58,000.00 | 22,63,800.00 | 31,95,803.15 | 7,14,33,666.15  | 7,14,33,666.15  | 4,11,60,000.00  | 3,02,73,666.15 |
| 158 | 351700/50/17/10000765   | FIS Solutions India Private Limited                | 2,76,93,723.00  | 14,21,580.00 | 15,63,738.00 | 13,84,686.15 | 3,20,63,727.15  | 3,20,63,727.15  | 2,84,31,600.00  | 36,32,127.15   |
| 159 | 351700/50/17/10000030   | FIS Global Business Solution India Private Limited | 6,11,67,280.00  | 31,09,225.00 | 34,20,148.00 | 30,58,364.00 | 7,07,55,017.00  | 7,07,55,017.00  | 6,21,84,500.00  | 85,70,517.00   |
| 160 | 351700/50/18/10000032   | Fidelity Information Ser. India Private Limited    | 6,73,14,821.00  | 31,32,235.00 | 28,19,011.00 | 33,65,741.05 | 7,66,31,808.05  | 7,66,31,808.05  | 6,26,44,690.00  | 1,39,87,118.05 |

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|     |                         |  |                 |              |              |                |                 |                 |                |                 |
|-----|-------------------------|--|-----------------|--------------|--------------|----------------|-----------------|-----------------|----------------|-----------------|
| 161 | 351700/46/14/8500000238 | HCL Technologies Limited-Iomc Division                           | 22,45,13,786.00 | 54,76,772.00 | 40,16,299.00 | 1,12,25,689.30 | 24,52,32,546.30 | 24,52,32,546.30 | 7,30,23,625.00 | 17,22,08,921.30 |
| 162 | 351700/50/18/10000031   | FIS Global Business Solution India Private Limited               | 6,87,56,787.00  | 38,21,490.00 | 34,39,341.00 | 34,37,839.35   | 7,94,55,457.35  | 7,94,55,457.35  | 7,64,29,790.00 | 30,25,667.35    |
| 163 | 351700/50/18/10000684   | FIS Solutions India Private Limited                              | 3,65,94,796.00  | 18,53,380.00 | 15,31,053.00 | 18,29,739.80   | 4,18,08,968.80  | 4,18,08,968.80  | 4,02,90,864.00 | 15,18,104.80    |
| 164 | 351700/50/17/10000151   | Hotel Leela Venture Limited                                      | 1,00,74,378.00  | 6,00,000.00  | 4,40,000.00  | 5,03,718.90    | 1,16,18,096.90  | 1,16,18,096.90  | 80,00,000.00   | 36,18,096.90    |
| 165 | 351700/50/16/10001613   | Security and Intelligence Services India Limited                 | 1,40,10,340.00  | 10,54,015.00 | 7,72,944.00  | 7,00,517.00    | 1,65,37,816.00  | 1,65,37,816.00  | 1,40,53,533.00 | 24,84,283.00    |
| 166 | 351700/50/17/10000038   | FIS Payment Solutions and Services India Private Limited         | 1,49,59,439.00  | 9,26,363.00  | 6,79,333.00  | 7,47,971.95    | 1,73,13,106.95  | 1,73,13,106.95  | 1,23,51,500.00 | 49,61,606.95    |
| 167 | 351700/46/15/8500000281 | M/s OCL Limited  | 1,10,00,000.00  | 6,00,000.00  | 4,40,000.00  | 5,50,000.00    | 1,25,90,000.00  | 1,25,90,000.00  | 80,00,000.00   | 45,90,000.00    |
| 168 | 351800/50/17/10002368   | M/s Birlasoft (India) Limited                                    | 3,98,42,577.00  | 17,25,000.00 | 10,35,000.00 | 19,92,128.85   | 4,45,94,705.85  | 4,45,94,705.85  | 3,45,00,000.00 | 1,00,94,705.85  |
| 169 | 351800/50/18/10001965   | M/s Birlasoft (India) Limited                                    | 3,06,94,946.00  | 13,12,000.00 | 9,84,000.00  | 15,34,747.30   | 3,45,25,693.30  | 3,45,25,693.30  | 3,28,00,000.00 | 17,25,693.30    |
| 170 | 351800/46/14/8500003612 | M/s Tata Housing Development Co. Limited and its Subsidiaries    | 1,77,07,550.00  | 4,83,750.00  | 3,54,750.00  | 8,85,377.50    | 1,94,31,427.50  | 1,94,31,427.50  | 64,50,000.00   | 1,29,81,427.50  |
| 171 | 351800/50/15/10000215   | Metso India Private Limited                                      | 1,46,39,090.00  | 9,80,687.00  | 7,19,170.00  | 7,31,954.50    | 1,70,70,901.50  | 1,70,70,901.50  | 1,30,75,824.00 | 39,95,077.50    |
| 172 | 351800/50/16/10001000   | M/s Birlasoft (India) Limited                                    | 3,29,00,000.00  | 10,80,000.00 | 9,72,000.00  | 16,45,000.00   | 3,65,97,000.00  | 3,65,97,000.00  | 2,16,00,000.00 | 1,49,97,000.00  |
| 173 | 351800/46/15/8500001668 | M/s Cushman Wakefield Property Management Services India Limited | 2,07,54,486.00  | 1,98,351.00  | 1,09,092.78  | 10,37,724.30   | 2,20,99,654.08  | 2,20,99,654.08  | 19,83,505.00   | 2,01,16,149.08  |
| 174 | 351800/46/14/8500006593 | Aarti Industries Limited   | 23,07,429.00    | 92,130.68    | 67,562.50    | 1,15,371.45    | 25,82,493.62    | 25,82,493.62    | 12,28,409.00   | 13,54,084.62    |
| 175 | 351800/46/14/8500005388 | M/s Mastech Staffing Services Private Limited                    | 15,63,431.00    | 1,17,731.63  | 86,336.53    | 78,171.55      | 18,45,670.70    | 18,45,670.70    | 15,69,755.00   | 2,75,915.70     |
| 176 | 351800/50/18/10000539   | Ashok Kathuria   | 1,74,220.00     | 1,701.53     | 1,247.79     | 8,711.00       | 1,85,880.31     | 1,85,880.31     | 22,687.00      | 1,63,193.31     |
| 177 | 351800/50/16/10002597   | Minda Automotives Solutions Limited                              | 10,46,402.00    | 51,000.00    | 56,100.00    | 52,320.10      | 12,05,822.10    | 12,05,822.10    | 10,20,000.00   | 1,85,822.10     |
| 178 | 351800/50/17/10004202   | Manjeet Singh  | 1,93,522.00     | 1,475.10     | 1,081.74     | 9,676.10       | 2,05,754.94     | 2,05,754.94     | 19,668.00      | 1,86,086.94     |
| 179 | 351800/50/16/10000842   | Amit Khosla  | 9,48,594.00     | 4,217.15     | 1,325.39     | 47,429.70      | 10,01,566.24    | 10,01,566.24    | 24,098.00      | 9,77,468.24     |
| 180 | 354302/46/16/8500000057 | Hilti India Private Limited                                      | 1,42,82,404.00  | 9,79,112.00  | 7,18,016.00  | 7,14,120.20    | 1,66,93,652.20  | 1,66,93,652.20  | 1,23,50,000.00 | 43,43,652.20    |

|     |                         |   |                 |                |              |              |                 |                 |                 |                 |
|-----|-------------------------|---|-----------------|----------------|--------------|--------------|-----------------|-----------------|-----------------|-----------------|
| 181 | 354501/46/15/8500000067 | Eyme Technologies Private Limited                                   | 1,61,78,398.00  | 27,46,066.13   | 20,13,781.83 | 8,08,919.90  | 2,17,47,165.86  | 2,17,47,165.86  | 49,47,202.00    | 1,67,99,963.86  |
| 182 | 354501/46/15/8500000186 | Altisource Business Solutions Private Limited                       | 6,32,49,628.00  | 34,66,387.50   | 25,42,017.50 | 31,62,481.40 | 7,24,20,514.40  | 7,24,20,514.40  | 3,01,40,858.00  | 4,22,79,656.40  |
| 183 | 354501/46/15/8500000234 | Ernst & Young LLP   | 9,78,70,331.00  | 4,80,000.00    | 3,52,000.00  | 48,93,516.55 | 10,35,95,847.55 | 10,35,95,847.55 | 7,44,01,710.00  | 2,91,94,137.55  |
| 184 | 354501/46/16/8500000159 | Altisource Business Solutions Private Limited                       | 6,16,46,989.00  | 3,75,000.00    | 2,75,000.00  | 30,82,349.45 | 6,53,79,338.45  | 6,53,79,338.45  | 4,86,62,250.00  | 1,67,17,088.45  |
| 185 | 354501/50/17/10001309   | Altisource Business Solutions Private Limited                       | 5,65,87,627.00  | 1,65,000.00    | 1,21,000.00  | 28,29,381.35 | 5,97,03,008.35  | 5,97,03,008.35  | 3,66,94,550.00  | 2,30,08,458.35  |
| 186 | 354501/46/16/8500000097 | M/s GI Staffing Services Private Limited                            | 4,59,459.00     | 2,03,752.35    | 1,49,418.39  | 22,972.95    | 8,35,602.69     | 8,35,602.69     | 4,60,000.00     | 3,75,602.69     |
| 187 | 354501/50/17/10000114   | B L Kapur Memorial Hospital   | 79,64,198.00    | 2,56,164.08    | 1,87,853.66  | 3,98,209.90  | 88,06,425.63    | 88,06,425.63    | 80,10,000.00    | 7,96,425.63     |
| 188 | 354501/46/16/8500000084 | Motilal Oswal Financial Services Limited and Subsidiaries Companies | 63,41,231.00    | 33,750.00      | 24,750.00    | 3,17,061.55  | 67,16,792.55    | 67,16,792.55    | 50,00,000.00    | 17,16,792.55    |
| 189 | 354501/50/16/10000299   | Ernst & Young LLP   | 13,25,34,271.00 | 1,42,500.00    | 1,04,500.00  | 66,26,713.55 | 13,94,07,984.55 | 13,94,07,984.55 | 5,06,42,578.00  | 8,87,65,406.55  |
| 190 | 354800/46/15/8500000041 | Fortis Healthcare Limited   | 16,29,78,327.00 | 64,06,556.00   | 46,98,141.20 | 81,48,916.35 | 18,22,31,940.55 | 18,22,31,940.55 | 8,54,20,749.00  | 9,68,11,191.55  |
| 191 | 354800/46/16/8500000037 | Fortis Healthcare Limited   | 16,33,80,938.00 | 33,46,365.00   | 24,54,001.00 | 81,69,046.90 | 17,73,50,350.90 | 17,73,50,350.90 | 4,46,18,200.00  | 13,27,32,150.90 |
| 192 | 354800/46/14/8500000122 | M/s Fortis Healthcare Limited                                       | 5,03,12,368.00  | 31,20,115.00   | 22,88,084.00 | 25,15,618.40 | 5,82,36,185.40  | 5,82,36,185.40  | 4,16,01,528.00  | 1,66,34,657.40  |
| 193 | 354800/50/18/10000239   | Fortis Healthcare Limited   | 10,87,38,267.00 | 14,75,624.00   | 19,67,498.00 | 54,36,913.35 | 11,76,18,302.35 | 11,76,18,302.35 | 4,91,87,462.00  | 6,84,30,840.35  |
| 194 | 354800/46/14/8500000094 | Indorama Synthetics India Limited                                   | 87,40,876.00    | 2,09,506.00    | 1,53,638.00  | 4,37,043.80  | 95,41,063.80    | 95,41,063.80    | 27,93,417.00    | 67,47,646.80    |
| 195 | 354800/46/14/8500000065 | Religare Health Insurance Company Limited                           | 1,47,89,868.00  | 4,86,207.00    | 5,34,828.00  | 7,39,493.40  | 1,65,50,396.40  | 1,65,50,396.40  | 97,24,141.00    | 68,26,255.40    |
| 196 | 354800/46/14/8500000090 | Omaxe Limited   | 1,69,54,832.00  | 3,72,932.00    | 4,10,225.00  | 8,47,741.60  | 1,85,85,730.60  | 1,85,85,730.60  | 74,58,640.00    | 1,11,27,090.60  |
| 197 | 354800/46/15/8500000083 | Indorama Synthetics India Limited                                   | 85,39,485.00    | 1,32,331.00    | 97,043.00    | 4,26,974.25  | 91,95,833.25    | 91,95,833.25    | 17,64,418.00    | 74,31,415.25    |
| 198 | 354800/46/14/8500000064 | Reycor India Services   | 21,200.00       | 843.00         | 618.00       | 1,060.00     | 23,721.00       | 23,721.00       | 11,242.00       | 12,479.00       |
| 199 | 355000/46/14/8500000286 | Wipro Limited   | 6,90,00,000.00  | 0.00           | 0.00         | 34,50,000.00 | 7,24,50,000.00  | 7,24,50,000.00  | 5,06,50,222.00  | 2,17,99,778.00  |
| 200 | 355000/46/15/8500000173 | LG Electronics India Limited  | 6,51,00,000.00  | 48,00,000.00   | 32,00,000.00 | 32,55,000.00 | 7,63,55,000.00  | 7,63,55,000.00  | 6,60,00,000.00  | 1,03,55,000.00  |
| 201 | 355000/46/15/8500000098 | Genpact India   | 16,00,00,000.00 | 1,60,00,000.00 | 88,00,000.00 | 80,00,000.00 | 19,28,00,000.00 | 19,28,00,000.00 | 16,36,00,000.00 | 2,92,00,000.00  |

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|     |                             |   |                 |                |                |                |                 |                 |                 |                |
|-----|-----------------------------|---|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|----------------|
| 202 | 355000/46/17/8500000053     | Genpact India Private Limited                           | 18,48,71,366.00 | 1,38,65,352.00 | 1,01,67,925.00 | 92,43,568.30   | 21,81,48,211.30 | 21,81,48,211.30 | 20,82,58,564.00 | 98,89,647.30   |
| 203 | 354801/46/14/8500000040     | Stmicroelectronics Private Limited                      | 3,74,00,000.00  | 28,00,000.00   | 20,00,000.00   | 18,70,000.00   | 4,40,70,000.00  | 4,40,70,000.00  | 2,57,08,824.00  | 1,83,61,176.00 |
| 204 | 355000/50/18/10000033       | Group C Honda Cars India Limited                        | 2,36,00,000.00  | 9,44,000.00    | 37,760.00      | 11,80,000.00   | 2,57,61,760.00  | 2,57,61,760.00  | 1,09,47,434.00  | 1,48,14,326.00 |
| 205 | 251100/46/14/850000171      | M/s Essar Group of Companies                            | 8,14,04,680.00  | 56,16,923.00   | 37,44,615.00   | 40,70,234.00   | 9,48,36,452.00  | 9,48,36,452.00  | 5,99,24,604.00  | 3,49,11,848.00 |
| 206 | 251100/46/14/8500000605     | IL&FS   | 6,40,80,501.00  | 14,73,852.00   | 12,17,530.00   | 32,04,025.05   | 6,99,75,908.05  | 7,89,01,063.86  | 6,57,67,546.00  | 1,31,33,517.86 |
| 207 | 251100/46/15/850000132      | M/s Essar Group of Companies                            | 9,52,16,022.00  | 49,07,970.00   | 32,71,980.00   | 47,60,801.10   | 10,81,56,773.10 | 10,81,56,773.10 | 7,36,19,553.00  | 3,45,37,220.10 |
| 208 | 251100/46/15/8500000548     | IL&FS   | 9,26,40,291.00  | 13,83,365.00   | 11,66,366.00   | 46,32,014.55   | 9,98,22,036.55  | 10,77,14,897.85 | 9,54,58,154.00  | 1,22,56,743.85 |
| 209 | 251100/46/16/850000094      | M/s Essar Group of Companies                            | 8,16,13,496.00  | 49,97,484.00   | 33,31,656.00   | 40,80,674.80   | 9,40,23,310.80  | 9,29,18,907.86  | 6,71,02,656.00  | 2,58,16,251.86 |
| 210 | 251100/46/16/8500000081     | ICICI Lombard General Insurance Co. Limited             | 9,84,94,002.00  | 38,56,818.00   | 19,28,409.00   | 49,24,700.10   | 10,92,03,929.10 | 10,92,03,929.10 | 8,15,00,000.00  | 2,77,03,929.10 |
| 211 | 251100/46/16/8500000650     | ICICI Lombard General Insurance Co. Limited             | 11,86,51,348.00 | 40,91,426.00   | 1,02,28,564.00 | 59,32,567.40   | 13,89,03,905.40 | 13,89,03,905.40 | 9,75,00,000.00  | 4,14,03,905.40 |
| 212 | 251100/46/16/8500000380     | Dr. Reddy Laboratories                                  | 20,71,32,203.00 | 0.00           | 62,00,000.00   | 1,03,56,610.15 | 22,36,88,813.15 | 22,36,88,813.15 | 13,00,00,000.00 | 9,36,88,813.15 |
| 213 | 251100/46/16/8500000636     | JDA Software Limited                                    | 3,31,45,697.00  | 8,11,197.00    | 14,60,155.00   | 16,57,284.85   | 3,70,74,333.85  | 3,70,74,333.85  | 3,02,30,555.00  | 68,43,778.85   |
| 214 | 251100/46/17/850000059      | M/s Essar Group of Companies                            | 7,65,43,431.00  | 47,76,914.00   | 31,84,609.00   | 38,27,171.55   | 8,83,32,125.55  | 8,04,67,642.15  | 6,82,83,028.00  | 1,21,84,614.15 |
| 215 | 251100/46/17/8500000201     | IL&FS   | 9,01,77,489.00  | 15,00,738.00   | 15,89,017.00   | 45,08,874.45   | 9,77,76,118.45  | 10,15,86,578.26 | 8,80,85,870.00  | 1,35,00,708.26 |
| 216 | 251100/46/17/8500000278     | Dr. Reddy Laboratories                                  | 19,46,67,015.00 | 0.00           | 77,86,681.00   | 97,33,350.75   | 21,21,87,046.75 | 21,97,43,334.60 | 21,17,76,823.00 | 79,66,511.60   |
| 217 | 251100/50/17/10000002 & 3   | JDA Software Limited                                    | 3,64,85,186.00  | 14,28,683.00   | 14,28,683.00   | 18,24,259.30   | 4,11,66,811.30  | 6,07,06,937.81  | 4,09,14,407.00  | 1,97,92,530.81 |
| 218 | 251100/50/18/10000094       | Dr. Reddy Laboratories                                  | 24,82,34,953.00 | 0.00           | 50,66,019.00   | 1,24,11,747.65 | 26,57,12,719.65 | 25,61,48,489.09 | 25,30,00,000.00 | 31,48,489.09   |
| 219 | 251100/50/18/10000077       | M/s Intelenet Global Services Private Limited, offshore | 3,80,98,477.00  | 0.00           | 20,95,416.00   | 19,04,923.85   | 4,20,98,816.85  | 4,61,65,668.14  | 3,91,06,600.00  | 70,59,068.14   |
| 220 | 251100/50/18/10000076       | M/s Intelenet Global Services Private Limited, Onshore  | 2,77,75,551.00  | 0.00           | 15,27,655.00   | 13,88,777.55   | 3,06,91,983.55  | 3,41,32,663.44  | 3,12,57,200.00  | 28,75,463.44   |
| 221 | 251100/50/18/10000078       | M/s Intelenet Business Services Limited                 | 56,20,715.00    | 0.00           | 3,09,139.00    | 2,81,035.75    | 62,10,889.75    | 62,10,889.75    | 39,75,400.00    | 22,35,489.75   |
| 222 | 260200/50/16/10000321 & 322 | M/s Macleod Pharmaceuticals Limited                     | 9,35,41,556.63  | 0.00           | 0.00           | 46,77,077.83   | 9,82,18,634.46  | 9,82,18,634.46  | 3,44,00,000.00  | 6,38,18,634.46 |
| 223 | 260200/50/17/10000283 & 284 | M/s Macleod Pharmaceuticals Limited                     | 10,06,85,928.72 | 0.00           | 0.00           | 50,34,296.44   | 10,57,20,225.16 | 10,57,20,225.16 | 8,16,00,000.00  | 2,41,20,225.16 |

|  |  |  |                |              |              |              |                |                |                |                                 |
|--|--|--|----------------|--------------|--------------|--------------|----------------|----------------|----------------|---------------------------------|
| 224                                    | 260200/50/15/10000065,<br>192, 203 & 205   | M/s Schindler India<br>Private. Limited          | 2,61,19,120.93 | 0.00         | 0.00         | 13,05,956.05 | 2,74,25,076.98 | 2,74,25,076.98 | 1,66,90,472.00 | 1,07,34,604.98                  |
| 225                                    | 260200/50/16/10000969,<br>970, 1015 & 1081 | M/s Schindler India<br>Private Limited           | 3,31,71,661.70 | 0.00         | 0.00         | 16,58,583.08 | 3,48,30,244.78 | 3,48,30,244.78 | 2,80,65,381.00 | 67,64,863.78                    |
| 226                                    | 260200/50/17/10000811,<br>812, 813 & 814   | M/s Schindler India<br>Private Limited           | 3,56,41,626.00 | 11,94,691.00 | 29,86,728.00 | 17,82,081.30 | 4,16,05,126.30 | 4,16,05,126.30 | 3,50,00,000.00 | 66,05,126.30                    |
| 227                                    | 260100/50/16/10000064                      | M/s Sanofi India<br>Limited                      | 4,41,01,637.10 | 0.00         | 0.00         | 22,05,081.85 | 4,63,06,718.95 | 4,63,06,718.95 | 3,52,06,540.00 | 1,11,00,178.95                  |
| 228                                    | 260100/50/17/10000112                      | M/s Sanofi India<br>Limited                      | 4,53,82,901.32 | 0.00         | 0.00         | 22,69,145.07 | 4,76,52,046.38 | 4,76,52,046.38 | 27,52,400.00   | 4,48,99,646.38                  |
| 229                                    | 260100/50/18/10000093                      | M/s Sanofi India<br>Limited                      | 2,90,36,725.53 | 0.00         | 0.00         | 14,51,836.28 | 3,04,88,561.81 | 3,04,88,561.81 | 2,83,64,132.00 | 21,24,429.81                    |
| 230                                    | 260501/46/16/8500000004                    | M/s Toyo Engineering<br>(India) Private. Limited | 4,09,91,253.64 | 0.00         | 11,10,000.00 | 20,49,562.68 | 4,41,50,816.33 | 4,25,18,079.26 | 3,90,00,000.00 | 35,18,079.26                    |
| 231                                    | 260501/46/17/850000016                     | M/s Toyo Engineering<br>(India) Private Limited  | 3,88,20,183.35 | 0.00         | 18,42,528.00 | 19,41,009.17 | 4,26,03,720.52 | 4,01,02,746.68 | 3,80,00,000.00 | 21,02,746.68                    |
| 232                                    | 260501/46/18/850000031                     | M/s Toyo Engineering<br>(India) Private. Limited | 3,77,47,787.44 | 0.00         | 18,38,405.00 | 18,87,389.37 | 4,14,73,581.81 | 3,89,35,656.56 | 3,70,00,000.00 | 19,35,656.56                    |
| 233                                    | 260501/46/15/8500000169                    | M/s Mandke Foundation                            | 3,01,09,253.80 | 0.00         | 0.00         | 15,05,462.69 | 3,16,14,716.49 | 3,16,14,716.49 | 1,51,59,889.00 | 1,64,54,827.49                  |
| 234                                    | 260501/50/16/10000515                      | M/s Mandke Foundation                            | 2,64,20,795.12 | 7,64,521.00  | 7,64,521.00  | 13,21,039.76 | 2,92,70,876.88 | 2,67,86,049.01 | 2,17,12,977.00 | 50,73,072.01                    |
| 235                                    | 260201/50/16/10001511                      | M/s Indoco Remedies<br>Limited                   | 1,03,88,379.62 | 0.00         | 0.00         | 5,19,418.98  | 1,09,07,798.60 | 1,09,07,798.60 | 86,00,000.00   | 23,07,798.60                    |
| 236                                    | 260201/50/17/10001750                      | M/s Indoco Remedies<br>Limited                   | 1,07,68,826.25 | 3,02,208.00  | 5,03,681.00  | 5,38,441.31  | 1,21,13,156.56 | 1,16,11,748.93 | 1,08,79,500.00 | 7,32,248.93                     |
| 237                                    | 260201/50/16/10002573                      | M/s Transocean Group<br>of Companies             | 99,76,848.99   | 0.00         | 4,79,151.00  | 7,18,727.00  | 1,11,74,726.99 | 1,43,98,976.17 | 95,14,795.00   | 48,84,181.17                    |
| 238                                    | 260201/50/17/10002856                      | M/s Transocean Group<br>of Companies             | 99,76,848.99   | 0.00         | 0.00         | 4,98,842.45  | 1,04,75,691.44 | 1,34,98,247.57 | 95,00,000.00   | 39,98,247.57                    |
| <b>Total Short charging of premium</b> |  |  |                |              |              |              |                |                |                | <b>3,72,26,89,863.58</b>        |
|  |  |  |                |              |              |              |                |                |                | <b>or say ₹372.27<br/>crore</b> |

# (Total Premium /No. of Lives covered in expiring policy) X No. of Lives to be covered at the time of renewal

**Annexure-XII**  
(Referred to in para 5.4.3.2(v))

**Statement Showing Avoidable Discount in respect of Group Mediclaim Policies of NICL during the from period 2014-15 to 2018-19**

(Figure in ₹)

| Sl. No.                         | Policy No.              | Name of the Insured                                   | Discount to be Allowed | Discount Actually Allowed | Avoidable Discount        |
|---------------------------------|-------------------------|---|------------------------|---------------------------|---------------------------|
| (i)                             | (ii)                    | (iii)   | (iv)                   | (v)                       | (vi) = (v) - (iv)         |
| 1                               | 100600/46/15/8500000254 | Bandhan Bank Limited                                  | 66,09,827.10           | 1,54,22,929.90            | 88,13,102.80              |
| 2                               | 104400/50/17/10001570   | Howden Insurance Brokers India Private Limited        | 0.00                   | 4,23,122.17               | 4,23,122.17               |
| 3                               | 104400/50/17/10001571   |   | 0.00                   | 1,42,548.23               | 1,42,548.23               |
| 4                               | 100100/50/17/10000368   | India Medtronic Private Limited                       | 0.00                   | 15,37,822.00              | 15,37,822.00              |
| 5                               | 100600/50/17/10002963   | Aconex India Private Limited                          | 0.00                   | 3,81,796.87               | 3,81,796.87               |
| 6                               | 355100/50/18/10000075   | M/s Hero Motor Corp Limited                           | 0.00                   | 36,64,438.00              | 36,64,438.00              |
| 7                               | 154400/50/17/10000168   | Cadence Design System                                 | 0.00                   | 23,76,305.00              | 23,76,305.00              |
| 8                               | 154400/50/17/10000169   |   | 0.00                   | 14,86,320.00              | 14,86,320.00              |
| 9                               | 154400/50/17/10000170   |   | 0.00                   | 2,25,884.00               | 2,25,884.00               |
| 10                              | 361200/46/14/850000013  | M/s OP Jindal Institute of Cancer and Research        | 0.00                   | 50,304.00                 | 50,304.00                 |
| 11                              | 361300/46/14/8500000259 | M/s Xavient Software Solutions India Private. Limited | 0.00                   | 5,92,000.00               | 5,92,000.00               |
| 12                              | 361500/50/17/10003917   | M/s CBRE South Asia Private Limited                   | 0.00                   | 24,00,000.00              | 24,00,000.00              |
| 13                              | 251100/46/15/850000132  | M/s Essar Group of Companies                          | 0.00                   | 2,10,06,522.00            | 2,10,06,522.00            |
| 14                              | 251100/46/16/850000094  |   | 0.00                   | 1,17,58,787.00            | 1,17,58,787.00            |
| 15                              | 251100/46/16/8500000081 | ICICI Lombard General Insurance Co. Limited           | 0.00                   | 2,12,12,498.00            | 2,12,12,498.00            |
| <b>Total Avoidable Discount</b> |                         |   | <b>66,09,827.10</b>    | <b>826,81,277.17</b>      | <b>7,60,71,450.07</b>     |
|                                 |                         |   |                        |                           | <b>or say ₹7.61 crore</b> |



**Annexure-XIII**  
(Referred to in para 5.4.3.2(v))

**Statement Showing Loss of Premium due to non-reconciliation of data submitted by TPA in respect of Group Medclaim Policies of  
NICL during the period from 2014-15 to 2018-19**

(Figure in ₹)

| Sl. No.      | Policy No.              | Name of the Insured   | Actual Claims Paid and Outstanding of Expiring Policy        | Claims including IBNR considered at the time of Renewal | Difference of claim not considered for the computation of premium |
|--------------|-------------------------|---|--|---|---|
| (i)          | (ii)                    | (iii)   | (iv)   | (v)   | (vi) = (iv) - (v)   |
| 1            | 101101/50/17/10003595   | RKM Provident Fund  | 2,05,52,506.00   | 1,79,38,478.00  | 26,14,028.00  |
| 2            | 100600/50/17/10013588   | Jadavpur University   | 1,76,44,637.00   | 1,65,97,478.00  | 10,47,159.00  |
| 3            | 100600/50/17/10013587   |   | 2,59,37,516.00   | 2,46,26,179.00  | 13,11,337.00  |
| 4            | 100600/50/18/10012705   |   | 1,81,78,206.00   | 1,69,98,650.00  | 11,79,556.00  |
| 5            | 100600/50/18/10012702   |   | 2,53,49,281.00   | 2,23,29,215.00  | 30,20,066.00  |
| 6            | 100700/46/14/8500000077 |   | Director General and Inspector General of Police West Bengal | 24,19,51,212.00   | 19,80,43,384.87   |
| 7            | 100700/46/15/8500000072 | 32,73,45,885.00   |  | 28,19,23,344.71   | 4,54,22,540.29  |
| 8            | 100700/50/16/10003874   | 44,58,30,429.00   |  | 34,29,34,742.76   | 10,28,95,686.24   |
| 9            | 100700/50/17/10006715   | 41,92,53,726.00   |  | 40,57,60,994.00   | 1,34,92,732.00  |
| 10           | 100700/50/16/10005015   | Director General and Inspector General of Police (Police Sahayak) | 2,27,25,023.00   | 1,80,83,643.00  | 46,41,380.00  |
| <b>Total</b> |                         |   | <b>1564768421.00</b>   | <b>1345236109.34</b>                                    | <b>21,95,32,311.66</b>  |
|              |                         |   |  |   | <b>Or say ₹21.95 crore</b>  |

**Annexure-XIV**  
(Referred to in para 5.4.3.2(vi))

**Statement Showing Avoidable Payment of Commission under Group Mediclaim Policy for the period from 01 April 2017 to 31 March 2019**

| (Figure in ₹)                          |                                 |  |                           |
|--|---------------------------------|--|---------------------------|
| Sl. No.                                | Policy No. & Year               | Name of the Insured                                  | Avoidable Commission Paid |
| (i)                                    | (ii)                            | (iii)  | (iv)                      |
| 1                                      | 103000/50/17/10004257 (2017-18) | Kolkata Metropolitan Development Authority           | 12,35,360.70              |
| 2                                      | 103000/50/18/10003975 (2018-19) |  | 6,31,731.17               |
| 3                                      | 100300/50/17/10003340 (2017-18) | West Bengal State Seed Corporation Limited           | 1,34,717.10               |
| 4                                      | 100300/50/19/10000972 (2018-19) |  | 82,258.33                 |
| 5                                      | 100300/50/17/10018034 (2017-18) | Haldia Development Authority                         | 33,210.56                 |
| 6                                      | 100300/50/19/10003529 (2018-19) |  | 66,501.90                 |
| 7                                      | 104400/50/17/10003019 (2017-18) | Indian Institute of Engineering Science & Technology | 1,51,875.00               |
| 8                                      | 104400/50/18/10003055 (2018-19) |  | 1,36,652.55               |
| 9                                      | 100300/50/17/10007165 (2017-18) | Indian Institute of Science Education & Research     | 1,03,499.93               |
| 10                                     | 100300/50/18/10009931 (2018-19) |  | 1,12,347.38               |
| <b>Total Avoidable Commission Paid</b> |                                 |  | <b>26,88,154.61</b>       |
|  |                                 |  | <b>or say ₹0.27 crore</b> |

**Annexure-XV**  
(Referred to in para 5.4.3.2(vi))

**Statement Showing Excess Payment of Commission / Remuneration under Group Mediclaim Policy for the period from 01 April 2014 to 31 March 2019**

(Figure in ₹)

| Sl. No.      | Policy No. & Year  | Name of the Insured                                       | Commission / Remuneration Approved by the Competent Authority | Commission / Remuneration Actually Paid | Excess Payment   |
|--------------|--|---|---|---|--|
| (i)          | (ii)   | (iii)   | (iv)  | (v)                                     | (vi)=(v)-(iv)  |
| 1            | 104400/50/18/10009370 (2018-19)                                | M/s Khadim India Limited                                  | 6,18,054.40   | 9,27,081.60                             | 3,09,027.20  |
| 2            | 101800/50/17/10003536 (2017-18)                                | M/s SV Social Welfare Association                         | 37,769.22   | 62,948.70                               | 25,179.48  |
| 3            | 100900/50/17/10013697 (2017-18)                                | M/s Maheshkala Municipality                               | 56,546.45   | 84,819.68                               | 28,273.23  |
| 4            | 100900/50/17/10014217 (2017-18)                                | Diamond Beverages Private Limited                         | 1,09,823.65   | 3,29,470.95                             | 2,19,647.30  |
| 5            | 603900/50/15/10000996 (2015-16)                                | GS Engineering Construction Delhi Private Limited (DO-04) | 9,70,088.00   | 16,16,812.00                            | 6,46,724.00  |
| 6            | 604600/50/15/10000213 (2015-16)                                | Manhattan Associates India Dev. Centre Private Limited    | 0.00  | 14,25,046.00                            | 14,25,046.00   |
| 7            | 351800/46/14/5000005371 (2014-15)                              | Ciena India   | 21,04,789.00  | 49,11,175.00                            | 28,06,386.00   |
| 8            | 351800/50/16/100005590 (2016-17)                               |   | 28,58,422.00  | 66,69,651.00                            | 38,11,229.00   |
| 9            | 355000/46/15/8500000098 (2015-16)                              | Genpact India Private Limited                             | 1,20,00,000.00  | 1,60,00,000.00                          | 40,00,000.00   |
| 10           | 355000/46/16/8500000070 (2016-17)                              |   | 1,24,24,943.00  | 1,65,66,591.00                          | 41,41,648.00   |
| 11           | 355000/46/16/8500000026 and 355000/46/16/85000000261 (2016-17) | Dell International  | 1,41,02,393.00  | 1,78,63,032.00                          | 37,60,639.00   |
| 12           | 500400/50/15/10000444 (2015-16)                                | Saint Gobain India Private Limited                        | 4,68,197.00   | 10,92,459.00                            | 6,24,262.00  |
| 13           | 500400/50/16/10000422 (2016-17)                                |   | 13,88,925.00  | 32,40,826.00                            | 18,51,901.00   |
| 14           | 361300/50/18/10001584 (2018-19)                                | Genesis Colors Limited                                    | 79,900.24   | 1,49,812.95                             | 69,912.71  |
| <b>Total</b> |  |   | <b>47219850.96</b>  | <b>70939725.88</b>                      | <b>2,37,19,874.92</b><br><b>Or say</b><br><b>₹2.37 crore</b> |

**Annexure-XVI**  
**(Referred to in Para 5.9)**

**Statement showing calculation of ICR**

| Sl. No.                              | Insured   | Policy No.            | Incurred Claim Ratio (ICR) in per cent | Previous year claim (Figure in ₹) | Previous year Premium (Figure in ₹) |
|--------------------------------------|---|-----------------------|--|-----------------------------------|-------------------------------------|
| <b>Delhi Regional Office (DRO)-I</b> |   |                       |  |                                   |                                     |
| <b>Year-2016-17</b>                  |   |                       |  |                                   |                                     |
| 1                                    | DSIDS   | 0405002816P1056563473 | 127                                    | 22986249                          | 18107064                            |
| 2                                    | Sunlife India Service Centre Pvt. Ltd.          | 0406002816P108510822  | 115                                    | 13100000                          | 11400000                            |
| 3                                    | Pearson India Edu Service Pvt. Ltd.             | 0407002816P116603496  | 123                                    | 16407901                          | 13319484                            |
| 4                                    | Jaquar & Company                                | 0408002816P111490902  | 161                                    | 30904055                          | 19135699                            |
| 5                                    | OTIS Elevator (Two Policies)                    | 0411002816P104241423  | 276                                    | 61800000                          | 22403781                            |
| 6                                    | Videocon Inds                                   | 412022816P102822921   | 152                                    | 19200000                          | 12672062                            |
| 7                                    | Philips   | 426002816P100143739   | 127                                    | 29120870                          | 23000000                            |
| 8                                    | BECHTEL   | 426002816P105595399   | 102                                    | 15623486                          | 15324847                            |
| 9                                    | Omega Health Care Management                    | 426002816P110864299   | 129                                    | 9624507                           | 7468466                             |
| 10                                   | Compass India Support                           | 042301286P105540076   | 135                                    | 14977785                          | 11098636                            |
| <b>Year-2017-18</b>                  |   |                       |  |                                   |                                     |
| 11                                   | GKN Driveline ( India) Ltd.                     | 0406002817P112179436  | 114                                    | 14584926                          | 12800000                            |
| 12                                   | The Institute of Chartered Accountants of India | 0406022817P103274737  | 134                                    | 6677469                           | 4989825                             |
| 13                                   | Dr. Lal Path Labs Pvt. Ltd.                     | 0407002817P107818684  | 227                                    | 23943649                          | 10546777                            |
| 14                                   | Pearson India Education Services Pvt. Ltd.      | 0407002817P118897052  | 143                                    | 17106856                          | 12000000                            |
| 15                                   | Steel Authority of India                        | 0411002817P103305667  | 133                                    | 1251600000                        | 943399810                           |

|                                       |  |  |     |                                   |                                   |
|---------------------------------------|--|--|-----|-----------------------------------|-----------------------------------|
| 16                                    | Otis Elevator Company (India) Ltd.           | 0411002817P104956212                           | 116 | 47000000                          | 40367484                          |
| 17                                    | Videocon Industries Ltd.                     | 0412022817P104012253                           | 172 | 25816000                          | 15050000                          |
| 18                                    | Clues Network Pvt. Ltd.                      | 0412022817P109998919                           | 129 | 4908000                           | 3800000                           |
| 19                                    | Gujarat Fluorochemicals Ltd. (Dahej Complex) | 0413002817P104936313                           | 115 | 8000000                           | 6932643                           |
| 20                                    | Compass India Support Services Pvt. Ltd.     | 0423012817P106227727                           | 120 | 14221038                          | 11899942                          |
| 21                                    | Home Credit India Finance Pvt. Ltd.          | 0426002817P104545081                           | 180 | 11101502                          | 6163802                           |
| 22                                    | Bechtel India Pvt. Ltd.                      | 0426002817P105858492 &<br>0426002817P106075761 | 104 | 22042320                          | 21240166                          |
| 23                                    | Philips Lighting India Ltd.                  | 0426002817P101353611                           | 137 | 30149068                          | 22000000                          |
| 24                                    | Proptiger Realty Pvt. Ltd.                   | 0426002817P110868273                           | 195 | 17973416                          | 9219515                           |
| <b>Year-2018-19</b>                   |  |  |     |                                   |                                   |
| 25                                    | Pyramid IT Consulting Pvt. Ltd.              | 0407032818P110823574                           | 164 | 6221618                           | 4000000                           |
| 26                                    | Steel Authority of India                     | 0411002818P102461147                           | 121 | 1603249252                        | 1321393646                        |
| 27                                    | Apcer Pharma India                           | 0425002818P109799691                           | 121 | 4793169                           | 3945285                           |
| <b>Delhi Regional Office (DRO)-II</b> |  |  |     |                                   |                                   |
| <b>Year-2016-17</b>                   |  |  |     |                                   |                                   |
| 28                                    | Pine Labs Pvt. Ltd.                          | 2214002816P101660101                           | 185 | 7198000                           | 3900000                           |
| 29                                    | Everest Industries Ltd.                      | 2220042816P109236923                           | 114 | 5613000                           | 4931000                           |
| 30                                    | Max Life Insurance Company Ltd.              | 2222002816P112742412 &<br>2222002816P112866598 | 124 | (35400000+29100000) =<br>64500000 | (34200000+17800000) =<br>52000000 |
| 31                                    | Verint System India Pvt. Ltd.                | 2222002816P108363624                           | 265 | 7034000                           | 2656000                           |
| 32                                    | Munjhal Showa Ltd.                           | 2218002816P110202938                           | 110 | 8263882                           | 7500000                           |

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| Year-2017-18                         |                                    |  |     |           |           |
|--------------------------------------|------------------------------------|--|-----|-----------|-----------|
| 33                                   | Jade E-services Pvt. Ltd.          | 2210002817P103590654                       | 118 | 6428542   | 5449067   |
| 34                                   | CEB India Pvt. Ltd.                | 2218002817P103488165                       | 149 | 10742167  | 7198000   |
| 35                                   | Airplaza Retail Holdings Pvt. Ltd. | 2219032817P104118695                       | 160 | 12200000  | 7623000   |
| 36                                   | Vishal Megamart Pvt. Ltd.          | 2219032817P103559984                       | 101 | 6086000   | 6050000   |
| 37                                   | IMT Ghaziabad                      | 2220002817P104958231                       | 122 | 5000000   | 4100000   |
| 38                                   | R Systems International Ltd.       | 2229002817P107551085                       | 128 | 19845000  | 15447000  |
| 39                                   | Everest Industries Ltd.            | 2229002817P112161753                       | 106 | 6003000   | 5678000   |
| Year-2018-19                         |                                    |  |     |           |           |
| 40                                   | M/s Saxo Group India Pvt. Ltd.     | 2220002818P109983923                       | 120 | 9515089   | 7952508   |
| 41                                   | M/s Sentiss Pharma Pvt. Ltd.       | 2222002818P109499654                       | 124 | 6141105   | 4950000   |
| 42                                   | M/s R Systems International Ltd.   | 2229002818P106549230                       | 103 | 22200000  | 21500000  |
| Large Corporate Branch Office (LCBO) |                                    |  |     |           |           |
| Year-2016-17                         |                                    |  |     |           |           |
| 43                                   | Aviva Life Group                   | 5003002816P101374250<br>(total 2 policies) | 127 | 25300000  | 20000000  |
| 44                                   | Here Solutions India Pvt.          | 5003002816P103401691                       | 129 | 32300000  | 25000000  |
| 45                                   | M/s Adobe Systems                  | 5003002816P116395317                       | 141 | 16683095  | 11798529  |
| 46                                   | M/s ABP News                       | 5003002816P105741935                       | 125 | 26200000  | 21000000  |
| 47                                   | M/s Luminous Power Ltd.            | 5003002816P117771664                       | 124 | 14674629  | 11813762  |
| 48                                   | M/s Ramboll India Pvt Ltd.         | 5003002816P116162647                       | 115 | 11600000  | 10100000  |
| 49                                   | Schneider Group                    | Total 14 Policies                          | 100 | 182500000 | 181700000 |
| 50                                   | M/s Konica Minolta Pvt. Ltd.       | 5003002816P110641364<br>(total 2 policies) | 110 | 8325000   | 7600000   |
| 51                                   | M/s Denso India Pvt. Ltd.          | 5003002816P100545750                       | 121 | 5256156   | 4354426   |
| 52                                   | Nokia Group                        | Total 03 Policies                          | 124 | 244100000 | 197300000 |
| 53                                   | M/s Class Agriculture              | 5003002816P105543112 (2<br>Policies)       | 167 | 11700000  | 7000000   |
| 54                                   | Sebic Group                        | Total 03 Policies                          | 128 | 15052901  | 11797834  |

|                     |                              |  |     |           |           |
|---------------------|------------------------------|--|-----|-----------|-----------|
| 55                  | Marathon Electric India Ltd. | 5003002816P106141987                       | 125 | 9700000   | 7731000   |
| 56                  | Yamaha Group                 | (6 policies)                               | 187 | 57198300  | 30506473  |
| <b>Year-2017-18</b> |                              |  |     |           |           |
| 57                  | Sebic Group                  | Total 03 Policies                          | 143 | 19964117  | 13988836  |
| 58                  | M/s Shaweta Estates          | Total 03 Policies                          | 112 | 5075000   | 4546273   |
| <b>Year-2018-19</b> |                              |  |     |           |           |
| 59                  | Schneider Group              | Total 13 Policies                          | 118 | 216227926 | 183619027 |
| 60                  | M/s Konica Minolta Pvt. Ltd. | 5003002818P109818239<br>(total 2 policies) | 126 | 11674547  | 9287075   |
| 61                  | Marathan Group               | Total 11 Policies                          | 101 | 21995084  | 21826844  |

**Annexure-XVII**  
**(Referred to in Para 5.9)**

**Statement Showing short charging of premium in respect of Standalone Group Medclaim Policies (GMPs) of the UIICL for the period from 2016-17 to 2018-19**

| Sr. No. | Insured                                | Policy No.            | Incurred Claim Ratio (ICR) in Previous year (in per cent) | Annualized Claim outgo adjusted with Proposed No. of Lives | Brokerage | TPA Charges | Medical Inflation (MI) @ average monthly prevailing MI rate as declared by MOSPI | Sum of (E) to (H) | Minimum premium to be charged to maintain CR @95 % | Premium Actually Charged | Short Charging of Premium |
|---------|--|-----------------------|---|--|-----------|-------------|--|-------------------|--|--------------------------|---------------------------|
| (A)     | (B)                                    | (C)                   | (D)   | (E)  | (F)       | (G)         | (H)  | (I)               | (J)  | (K)                      | (L)                       |
|         | <b>Delhi Regional Office (Dro)-I</b>   |                       |   |  |           |             |  |                   |  |                          |                           |
|         | <b>Year-2016-17</b>                    |                       |   |  |           |             |  |                   |  |                          |                           |
| 1       | Dsids                                  | 0405002816P1056563473 | 127   | 2,30,00,000  | 9,20,000  | 12,65,000   | 10,51,100  | 2,58,43,080       | 2,72,03,242  | 2,06,34,505              | 65,68,737                 |
| 2       | Sunlife India Service Centre Pvt. Ltd. | 0406002816P108510822  | 115   | 1,44,00,000  | 14,40,000 | 7,92,000    | 6,58,080   | 1,73,43,048       | 1,82,55,840  | 1,29,11,739              | 53,44,101                 |
| 3       | Pearson India Edu Service Pvt. Ltd.    | 0407002816P116603496  | 123   | 1,55,59,031  | 11,66,927 | 8,55,747    | 7,11,048   | 1,86,88,417       | 1,96,72,018  | 1,69,38,990              | 27,33,028                 |
| 4       | Jaquar & Company                       | 0408002816P111490902  | 161   | 2,42,16,887  | 18,76,809 | 13,31,929   | 11,06,712  | 3,02,49,885       | 3,18,41,984  | 2,57,99,951              | 60,42,033                 |
| 5       | Otis Elevator (Two Policies)           | 0411002816P104241423  | 276   | 6,18,00,000  | 37,08,000 | 33,99,000   | 28,24,260  | 6,97,84,440       | 7,34,57,305  | 3,95,00,000              | 3,39,57,305               |
| 6       | Videocon Inds                          | 412022816P102822921   | 152   | 1,92,00,000  | 9,60,000  | 10,56,000   | 8,77,440   | 2,25,46,824       | 2,37,33,499  | 1,50,50,001              | 86,83,498                 |
| 7       | Philips                                | 426002816P100143739   | 127   | 2,91,20,870  | 14,56,044 | 16,01,648   | 13,30,824  | 3,28,92,555       | 3,46,23,742  | 2,20,00,000              | 1,26,23,742               |
| 8       | Bechtel                                | 426002816P105595399   | 102   | 1,56,23,486  | 11,71,761 | 8,59,292    | 7,13,993   | 1,81,26,720       | 1,90,80,758  | 1,36,93,806              | 53,86,952                 |
| 9       | Omega Health Care Management           | 426002816P110864299   | 129   | 1,03,32,191  | 4,13,288  | 5,68,271    | 4,72,181   | 1,20,07,588       | 1,26,39,567  | 95,00,000                | 31,39,567                 |
| 10      | Compass India Support                  | 042301286P105540076   | 135   | 1,51,82,478  | 11,38,686 | 8,35,036    | 6,93,839   | 1,71,56,200       | 1,80,59,158  | 53,69,208                | 1,26,89,950               |



|    | Year-2017-18                                     |   |     |                |           |             |             |                |                |                |              |
|----|--|---|-----|----------------|-----------|-------------|-------------|----------------|----------------|----------------|--------------|
| 11 | GKN Driveline (India) Limited                    | 0406002817P112179436                        | 114 | 1,41,29,147    | 1,41,291  | 5,65,166    | 6,17,444    | 1,54,53,048    | 1,62,66,366    | 1,56,00,000    | 6,66,366     |
| 12 | The Institute of Chartered Accountants of India  | 0406022817P103274737                        | 134 | 65,17,079      | 0         | 3,58,439    | 2,84,796    | 71,60,315      | 75,37,173      | 61,57,412      | 13,79,761    |
| 13 | Dr. Lal Path Labs Pvt. Ltd.                      | 0407002817P107818684                        | 227 | 2,04,08,290    | 15,30,622 | 11,22,456   | 8,91,842    | 2,39,53,210    | 2,52,13,905    | 2,48,69,000    | 3,44,905     |
| 14 | Pearson India Education Services Private Limited | 0407002817P118897052                        | 143 | 1,71,06,856    | 12,83,014 | 9,40,877    | 7,47,570    | 2,00,78,317    | 2,11,35,070    | 1,62,30,301    | 49,04,769    |
| 15 | Steel Authority of India                         | 0411002817P103305667                        | 133 | 1,25,16,00,000 | 0         | 4,38,06,000 | 5,46,94,920 | 1,35,01,00,920 | 1,42,11,58,863 | 1,26,50,00,000 | 15,61,58,863 |
| 16 | Otis Elevator Company (India) Limited            | 0411002817P104956212                        | 116 | 4,70,00,000    | 35,25,000 | 25,85,000   | 20,53,900   | 5,51,63,900    | 5,80,67,263    | 4,90,00,000    | 90,67,263    |
| 17 | Videocon Industries Ltd.                         | 0412022817P104012253                        | 172 | 1,66,59,000    | 6,66,360  | 9,16,245    | 7,27,998    | 1,89,69,603    | 1,99,68,003    | 1,54,50,000    | 45,18,003    |
| 18 | Clues Network Pvt. Ltd.                          | 0412022817P109998919                        | 129 | 47,09,000      | 94,180    | 2,58,995    | 2,05,783    | 52,67,958      | 55,45,219      | 51,00,000      | 4,45,219     |
| 19 | Gujarat Fluorochemicals Ltd. (Dahej Complex)     | 0413002817P104936313                        | 115 | 80,00,000      | 6,00,000  | 4,40,000    | 3,49,600    | 93,89,600      | 98,83,789      | 7,702,524      | 21,81,265    |
| 20 | Compass India Support Services Pvt. Ltd.         | 0423012817P106227727                        | 120 | 1,42,21,038    | 10,66,578 | 7,82,157    | 6,21,459    | 1,66,91,232    | 1,75,69,718    | 1,39,27,029    | 36,42,689    |
| 21 | Home Credit India Finance Pvt. Ltd.              | 0426002817P104545081                        | 180 | 1,11,01,502    | 8,32,613  | 6,10,583    | 4,85,136    | 1,30,29,833    | 1,37,15,614    | 79,51,823      | 57,63,791    |
| 22 | Bechtel India Pvt. Ltd.                          | 0426002817P105858492 & 0426002817P106075761 | 104 | 2,20,42,320    | 11,02,116 | 12,12,328   | 9,63,249    | 2,53,20,013    | 2,66,52,645    | 2,19,99,909    | 46,52,736    |
| 23 | Philips Lighting India Limited                   | 0426002817P101353611                        | 137 | 2,98,78,942    | 22,40,921 | 16,43,342   | 13,05,710   | 35,068,914     | 3,69,14,647    | 2,65,43,585    | 1,03,71,062  |

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|    |                                       |   |     |                |              |             |              |                |                |                |              |
|----|---------------------------------------|---|-----|----------------|--------------|-------------|--------------|----------------|----------------|----------------|--------------|
| 24 | Proptiger Realty Pvt. Ltd.            | 0426002817P110868273                        | 195 | 1,79,73,416    | 8,98,671     | 9,88,538    | 7,85,438     | 2,06,46,063    | 2,17,32,698    | 1,68,00,000    | 49,32,698    |
|    | <b>Year-2018-19</b>                   |   |     |                |              |             |              |                |                |                |              |
| 25 | Pyramid It Consulting Pvt. Ltd.       | 0407032818P110823574                        | 156 | 58,04,878      | 4,35,366     | 3,19,268    | 4,14,468     | 69,73,980      | 73,41,032      | 71,30,004      | 2,11,028     |
| 26 | Steel Authority of India              | 0411002818P102461147                        | 121 | 1,60,32,49,252 | 0            | 5,61,13,724 | 11,44,71,997 | 1,77,38,34,972 | 1,86,71,94,708 | 1,31,09,18,592 | 55,62,76,116 |
| 27 | Apcer Pharma India                    | 0425002818P109799691                        | 121 | 47,93,169      | 0            | 1,91,727    | 3,42,232     | 53,27,128      | 56,07,503      | 54,21,128      | 1,86,375     |
|    | <b>Delhi Regional Office (Dro)-II</b> |   |     |                |              |             |              |                |                |                |              |
|    | <b>Year-2016-17</b>                   |   |     |                |              |             |              |                |                |                |              |
| 28 | Pine Labs Pvt. Ltd.                   | 2214002816P101660101                        | 185 | 77,27,000      | 3,86,350     | 4,24,985    | 3,53,124     | 88,91,459      | 93,59,430      | 50,00,000      | 43,59,430    |
| 29 | Everest Industries Limited            | 2220042816P109236923                        | 114 | 56,13,000      | 2,80,650     | 3,08,715    | 2,56,514     | 64,58,879      | 67,98,820      | 54,90,000      | 13,08,820    |
| 30 | Max Life Insurance Company Ltd.       | 2222002816P112742412 & 2222002816P112866598 | 124 | 6,45,00,000    | 41,92,500    | 35,47,500   | 29,47,650    | 7,51,87,650    | 7,91,44,895    | 6,89,62,774    | 1,01,82,121  |
| 31 | Verint System India Pvt. Ltd.         | 2222002816P108363624                        | 265 | 72,24,000      | 72,240       | 3,97,320    | 3,30,137     | 80,23,697      | 84,45,997      | 60,00,000      | 24,45,997    |
| 32 | Munjal Showa Ltd.                     | 2218002816P110202938                        | 110 | 82,63,000      | 4,13,150     | 4,54,465    | 3,77,619     | 95,08,234      | 1,00,08,667    | 93,00,000      | 7,08,667     |
|    | <b>Year-2017-18</b>                   |   |     |                |              |             |              |                |                |                |              |
| 33 | Jade E-Services Pvt. Ltd.             | 2210002817P103590654                        | 118 | 76,00,000      | 2,28,000     | 4,18,000    | 3,32,120     | 85,78,120      | 90,29,600      | 72,08,226      | 18,21,374    |
| 34 | CEB India Pvt. Ltd.                   | 2218002817P103488165                        | 149 | 1,07,42,167    | 80,56,62,525 | 5,90,819    | 4,69,433     | 1,26,08,081    | 1,32,71,665    | 96,40,431      | 36,31,234    |
| 35 | Airplaza Retail Holdings Pvt. Ltd.    | 2219032817P104118695                        | 160 | 1,22,00,000    | 9,15,000     | 6,71,000    | 5,33,140     | 1,43,19,140    | 1,50,72,779    | 1,14,99,999    | 35,72,780    |
| 36 | Vishal Megamart Pvt. Ltd.             | 2219032817P103559984                        | 101 | 60,86,000      | 4,56,450     | 3,34,730    | 2,65,958     | 71,43,138      | 75,19,093      | 58,00,000      | 17,19,093    |
| 37 | IMT Ghaziabad                         | 2220002817P104958231                        | 122 | 53,95,103      | 2,42,780     | 2,96,731    | 2,35,766     | 61,70,379      | 64,95,136      | 51,00,000      | 13,95,136    |
| 38 | R Systems International Ltd.          | 2229002817P107551085                        | 128 | 2,05,20,000    | 10,26,000    | 11,28,600   | 8,96,724     | 2,35,71,324    | 2,48,11,920    | 1,96,00,000    | 52,11,920    |

|    |   |  |     |              |             |             |             |              |              |              |             |
|----|---|--|-----|--------------|-------------|-------------|-------------|--------------|--------------|--------------|-------------|
| 39 | Everest Industries Limited                  | 2229002817P112161753                       | 106 | 62,78,000    | 3,13,900    | 3,45,290    | 2,74,349    | 72,11,539    | 75,91,093    | 62,00,000    | 13,91,093   |
|    | <b>Year-2018-19</b>                         |  |     |              |             |             |             |              |              |              |             |
| 40 | M/s Saxo Group India Pvt. Ltd.              | 2220002818P109983923                       | 120 | 88,92,224    | 6,66,917    | 4,89,072    | 47,618      | 1,00,95,831  | 1,06,27,191  | 93,22,034    | 13,05,157   |
| 41 | M/s Sentiss Pharma Pvt. Ltd.                | 2222002818P109499654                       | 124 | 61,41,105    | 4,16,981    | 2,95,387    | 29,772      | 68,83,246    | 72,45,522    | 72,54,602    | -9,080      |
| 42 | M/s R Systems International Ltd.            | 2229002818P106549230                       | 103 | 2,22,00,000  | 14,43,000   | 7,57,020    | 1,03,030    | 2,45,03,050  | 2,57,92,684  | 2,44,00,000  | 13,92,684   |
|    | <b>Large Corporate Branch Office (LCBO)</b> |  |     |              |             |             |             |              |              |              |             |
|    | <b>Year-2016-17</b>                         |  |     |              |             |             |             |              |              |              |             |
| 43 | Aviva Life Group                            | 5003002816P101374250<br>(total 2 policies) | 127 | 2,92,43,350  | 8,77,301    | 16,08,384   | 13,36,421   | 3,30,65,456  | 3,48,05,743  | 1,71,03,166  | 1,77,02,577 |
| 44 | Here Solutions India Pvt.                   | 5003002816P103401691                       | 129 | 3,64,95,770  | 61,23,990   | 20,07,267   | 16,67,857   | 4,62,94,884  | 4,87,31,457  | 3,74,73,937  | 1,12,57,520 |
| 45 | M/s Adobe Systems                           | 5003002816P116395317                       | 141 | 1,60,79,340  | 0           | 8,84,364    | 7,34,826    | 1,76,98,530  | 1,86,30,031  | 92,40,695    | 93,89,336   |
| 46 | M/s ABP News                                | 5003002816P105741935                       | 125 | 2,89,92,920  | 16,23,604   | 15,94,611   | 13,24,976   | 3,35,36,111  | 3,53,01,169  | 2,38,40,000  | 1,14,61,169 |
| 47 | M/s Luminous Power Ltd.                     | 5003002816P117771664                       | 124 | 1,46,73,162  | 10,27,121   | 8,07,024    | 6,70,564    | 1,71,77,871  | 1,80,81,969  | 1,45,00,000  | 35,81,969   |
| 48 | M/s Ramboll India Pvt. Ltd.                 | 5003002816P116162647                       | 115 | 1,15,21,120  | 6,91,267    | 6,33,662    | 5,26,515    | 1,33,72,564  | 1,40,76,383  | 1,20,00,000  | 20,76,383   |
| 49 | Schneider Group                             | Total 14 Policies                          | 100 | 18,31,93,500 | 1,09,91,610 | 1,00,75,643 | 83,71,943   | 21,26,32,695 | 22,38,23,890 | 17,49,05,033 | 4,89,18,857 |
| 50 | M/s Konica Minolta Pvt. Ltd.                | 5003002816P110641367<br>(total 2 policies) | 110 | 92,15,594    | 3,01,988    | 5,06,858    | 4,21,153    | 1,04,45,592  | 1,09,95,360  | 91,27,942    | 18,67,418   |
| 51 | M/s Denso India Pvt. Ltd.                   | 5003002816P100545750                       | 121 | 56,78,229    | 4,25,867    | 3,12,303    | 2,59,495    | 66,75,894    | 7,027,257    | 59,98,839    | 10,28,418   |
| 52 | Nokia Group                                 | Total 03 Policies                          | 124 | 24,89,82,000 | 1,86,73,650 | 13,6,94,010 | 1,13,78,477 | 29,27,28,137 | 3,081,34,881 | 25,66,05,776 | 5,15,29,105 |
| 53 | M/s Class Agriculture                       | 5003002816P105543112<br>(2 Policies)       | 167 | 1,15,72,470  | 5,85,000    | 32,175      | 5,28,862    | 1,27,18,507  | 1,33,87,902  | 1,10,15,907  | 23,71,995   |

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|                     |                              |   |     |              |             |           |             |              |                       |                       |                       |
|---------------------|------------------------------|---|-----|--------------|-------------|-----------|-------------|--------------|-----------------------|-----------------------|-----------------------|
| 54                  | Sebic Group                  | Total 03 Policies                       | 128 | 1,43,92,079  | 10,79,406   | 7,91,564  | 6,57,718    | 1,69,20,767  | 1,78,11,334           | 1,38,00,000           | 40,11,334             |
| 55                  | Marathon Electric India Ltd. | 5003002816P106141987                    | 125 | 96,44,710    | 5,01,525    | 5,30,459  | 4,40,763    | 1,11,17,457  | 1,17,02,587           | 94,94,000             | 22,08,587             |
| 56                  | Yamaha Group                 | (6 policies)                            | 187 | 6,17,74,164  | 30,88,708   | 33,97,579 | 28,23,079   | 7,10,83,531  | 7,48,24,769           | 5,00,00,000           | 2,48,24,769           |
| <b>Year-2017-18</b> |                              |   |     |              |             |           |             |              |                       |                       |                       |
| 57                  | Sebic Group                  | Total 03 Policies                       | 143 | 1,96,02,766  | 9,80,138    | 10,78,152 | 8,56,641    | 2,25,17,697  | 2,37,02,839           | 1,94,64,308           | 42,38,531             |
| 58                  | M/s Shaweta Estates          | Total 03 Policies                       | 112 | 55,85,038    | 4,18,878    | 3,07,177  | 2,44,066    | 65,55,159    | 69,00,167             | 59,75,000             | 9,25,167              |
| <b>Year-2018-19</b> |                              |   |     |              |             |           |             |              |                       |                       |                       |
| 59                  | Schneider Group              | Total 13 Policies                       | 118 | 21,68,33,364 | 1,08,41,668 | 86,73,335 | 1,54,81,902 | 25,18,30,269 | 26,50,84,494          | 24,56,34,472          | 1,94,50,022           |
| 60                  | M/s Konica Minolta Pvt. Ltd. | 5003002818P109818239 (total 2 policies) | 126 | 1,24,96,435  | 4,99,857    | 5,87,332  | 8,92,245    | 1,44,75,870  | 1,52,37,758           | 1,38,00,000           | 14,37,758             |
| 61                  | Marathan Group               | Total 11 Policies                       | 101 | 2,27,61,655  | 13,65,699   | 12,51,891 | 16,25,182   | 2,70,04,427  | 2,84,25,713           | 2,72,54,613           | 11,71,100             |
| <b>Total</b>        |                              |   |     |              |             |           |             |              | <b>5,27,79,71,525</b> | <b>4,15,52,11,261</b> | <b>1,12,27,60,264</b> |

## Annexure-XVIII

(Referred to in Para 5.10.6.1)

## Statement Showing deviations in respect of sanction and disbursement of loans

| Sl. No. | Name of the client       | Type of facility sanctioned, date and amount (In ₹) | No of deviations | Require parameters   | Deviation   | Monitoring   |
|---------|--------------------------|---|------------------|--|---|--|
| 1       | M/s PAS Enterprises LLP  | Corporate Loan (Sep-15) of ₹ 14.50 crore            | 7                | (i) Minimum rating should be BBB/P <sup>2</sup><br>(ii) Should be in operation for three years and profit making for last two years<br>(iii) Minimum Net worth Should be ₹25 crore<br>(iv) Should be private/public limited company<br>(v) Security cover at least 2 times of the loan amount<br>(vi) Maximum TOL/TNW ratio should be 3.5:1<br>(vii) minimum Current Ration of 1.1:1   | (i) Rating was not available<br>(ii) New entity<br><br>(iii) New Entity<br>(iv) It was LLP<br>(v) one time as Bank Guarantee<br>(vi) New entity<br>(vii) New entity   | NA   |
| 2       | DCS Limited              | PBF (May-17) of ₹ 5.0 crore                         | 5                | (i) Minimum Net Worth(client)- ₹50 crore<br>(ii) Minimum Turnover(client)- ₹100 crore<br>(iii) client short term external credit rating should not be below A <sup>2</sup><br>(iv) The tenor of the various products offered by IFL will normally range from 45 days to 180 days except, exceptional cases in respect of parties of high credit rating, capital nature of goods, tenor of the facility can extend to 365 days<br>(v) PBF facility is generally not extended on a standalone basis i.e. generally accompanied with DSBF facility. | (i) Actual Net Worth- ₹27.42 crore<br>(ii) Actual Turnover- ₹90.47 crore<br>(iii) Short term external credit rating of the client was not put on record.<br>(iv) Credit period of 360 days though the credit rating was CARE BB <sup>+</sup><br>(v) Extended on standalone basis. | Monitoring using Field Audits, Unscheduled/scheduled visits to clients and debtors, annual review of debtors etc. was not done |
| 3       | Trend Flooring Pvt. Ltd. | DSBF (Dec-17) of ₹ 1 Crore                          | 4                | (i) Minimum Net Worth (debtor)- ₹02 crore,<br>(ii) Minimum Revenue of debtor- ₹25 crore<br>(iii) Debtor should be rated minimum CRISIL BBB/A <sup>2</sup><br>(iv) Tangible security/ any other expectable security for client whose external rating is below A <sup>2</sup>  | (i) Actual Net Worth- ₹1.82 crore<br>(ii) Actual Revenue- ₹6 crore<br>(iii) unrated debtor<br>(iv) No tangible security given/other expectable security obtained.   | Do   |

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|   |   |   |   |  |  |    |
|---|---|---|---|--|--|----|
| 4 | M/s Indure Pvt. Limited                   | PBF (Sep-17) of ₹6.5 crore                              | 4 | (i) PBF should be sanctioned normally with DSBF and not on standalone basis<br>(ii) Short terms external rating should not be below A <sup>2</sup><br>(iii) Security coverage should be 2.00 times of the facility<br>(iv) Disbursement would be made in respect of new clients pending receipt of satisfactory field audit report   | (i) Standalone<br>(ii) rating was A <sup>4</sup><br>(iii) security was one time only<br>(iv) Disbursed made without field survey   | Do |
| 5 | M/s Rithwik Projects Pvt. Ltd.            | PBF (Apr-17) of ₹21.00 crore                            | 4 | (i) in exceptional cases in respect of parties of high credit rating, capital nature of goods, tenor of the facility can extend to 365 days.<br>(ii) Normally should be sanctioned with DSBF and not on standalone basis<br>(iii) PBF facility to be extended to those clients whose short-term external credit rating is not below "A <sup>2</sup> " (should be rated within last one year)<br>(iv) security coverage shall be 2.00 times | (i) External rating was BB despite lower rating 360 days tenor was approved<br>(ii) Standalone<br>(iii) Short term rating of the client was not considered. However, the long term external rating was BB<br>(iv) Security coverage was less than 2.0 times (only ₹10 crore) | Do |
| 6 | M/s GJS Infratech Pvt. Ltd.               | PBF (Nov-18) ₹6.50 crore                                | 4 | (i) normally should be with sales bill factoring and not on standalone basis<br>(ii) Borrower minimum net worth should be ₹50 crore<br>(iii) Short terms external rating should not be below A <sup>2</sup><br>(iv) Security coverage should be 2.00 times   | (i) standalone facility<br>(ii) Net worth was ₹30.11 crore<br>(iii) BBB <sup>-</sup><br>(iv) One times in form of BG   | Do |
| 7 | M/s TC Healthcare Pvt. Ltd. (Enhancement) | DSBF (Nov-17) Enhancement of facility from 4 to 5 crore | 3 | (i) Networth more than ₹1crore<br>(ii) Current Ratio should not be less than 1:1.1<br>(iii) TNW/TOL should not be more than 4:1  | (i) (-₹1.60 crore)<br>(ii) 0.87<br>(iii) (-)28.44 times  | Do |
| 8 | M/s Nitya Electrocontrols Ltd.            | DSBF (Oct-18) of ₹5.0 crore                             | 3 | (i) minimum Current Ratio 1.1: 1<br>(ii) TOL/TNW should not be more than 3.5:1.<br>(iii) debtors (GE T&D India Ltd) should be profit making for last 2 years   | (i) current ratio 1.08<br>(ii) TOL/TNW 3.67<br>(iii) not complied  | Do |

|    |   |  |   |   |  |    |
|----|---|--|---|---|--|----|
| 9  | M/s Ganesh Housing Corp. Ltd.           | Corporate Loan (Sept-15) of ₹14.50 crore | 3 | (i) CRISIL equivalent investment credit rating should be minimum BBB and CRISIL equivalent short term instrument rating should be minimum P <sup>2</sup><br>(ii) current ratio of the company should not be less than 1.1: 1<br>(iii) client rating was IFL5  | (i) external rating of GHCL was BBB <sup>-</sup> (ii) current ratio was 0.63:1 (iii) client rating was IFL7  | NA |
| 10 | M/s Omaxe Buildwell Ltd.                | Corporate Loan (Dec-17) of ₹10.00 crore  | 3 | (i) CRISIL equivalent investment credit rating should be minimum BBB <sup>+</sup> and CRISIL equivalent short term instrument rating should be minimum A <sup>2</sup><br>(ii) Security in case of facility for Real estate industry should be minimum 2.50 times (in combination of tangible collateral and shares with the least 1.50 times as tangible collateral)<br>(iii) Minimum net worth for real estate industry- ₹50 crore | (i) Rating of Omaxe Buildwell was not available and management considered rating of Omaxe Limited (promoter Company) which was BBB <sup>-</sup> / A <sup>3</sup><br>(ii) tangible collateral was only 1 time against the prescribed limit of 1.50 times (iii) ₹30.63 crore | NA |
| 11 | M/s Vatika Limited                      | Corporate Loan (Dec-17) of ₹15 crore     | 3 | (i) Client's Minimum external credit rating - CRISIL BBB <sup>+</sup><br>(ii) Client's Maximum TOL/TNW ratio - 5:1<br>(iii) Client should be profit making for the past 2 years   | (i) Actual credit rating was CARE BB<br>(ii) Actual TOL/TNW ratio was 13.52<br>(iii) Client was not profit making for last 02 year   | NA |
| 12 | M/s GTM Builders & Developers Pvt. Ltd. | Corporate Loan (Dec-16) of ₹5.0 crore    | 3 | (i) Minimum credit rating of the borrowing Company should be CRISIL BBB and CRISIL A <sup>2</sup><br>(ii) Minimum Net Worth of the Client ₹50 crore<br>(iii) Minimum Current Ratio 1.1  | (ii) Actual credit rating was BWR B <sup>+</sup> / A <sup>4</sup><br>(iii) Net Worth -₹14.70 crore<br>(iii) Current ratio was 1.02   | NA |
| 13 | M/s Niraj Cement Structurals Limited    | Corporate Loan (Dec-17) of ₹15 crore     | 2 | (i) Tenor of AFR facility should be up to two years but in any case not to exceed 3 years.<br>(ii) At any point of time, the outstanding to any client shall not exceed 15% of IFL's net worth (NOF)  | (i) Tenor of AFR facility was 5 years in violation/deviation of the credit policy<br>(ii) Company disbursed ₹15 crore when the NOF of IFL was ₹44.03 crore (31.03.2018) as against the exposure (₹6.6 crore, 15 % of NOF) that could be taken on one client                | NA |

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|    |                                      |   |   |   |   |  |
|----|--------------------------------------|---|---|---|---|--|
| 14 | M/s Ganesh Housing Corp. Ltd.        | Corporate Loan (Sep-15) of ₹5.0 crore   | 2 | (i) CRISIL equivalent investment credit rating should be minimum BBB+ and CRISIL equivalent short term instrument rating should be minimum A <sup>2</sup><br>(ii) IFL rating should be 5  | (i) external rating of GHCL was BBB <sup>-</sup><br>(ii) rating was IFL 7   | NA   |
| 15 | M/s Arfin Limited (Enhancement)      | DSBF (Jun-16) of ₹10.0 crore            | 3 | (i) Client TOL/TNW ratio should not be more than 3.5:1.<br>(ii) Debtor should be profit making for last 02 years.<br>(ii) Exposure norms: -at any point of time, the outstanding to any client shall not exceed 15% of IFL's net worth (NOF). | (i) TOL/TNW ratio was 4.07 (2014-15), 3.90 (2015-16)<br>(ii) Debtor was not profit making for last 02 years.<br>(iii) The outstanding from the client (FY 2018-19) exceeded the exposure limit of ₹6.6 crore (being 15% of the NOF) | Monitoring using Field Audits, Unscheduled/scheduled visits to clients and debtors, annual review of debtors etc. was not done |
| 16 | M/s Navrang Roadlines Pvt. Ltd.      | DSBF (Nov-17) ₹9 crore                  | 1 | Rating should be IFL 4  | Rating was IFL7   | Do   |
| 17 | M/s GHV India Pvt. Ltd.              | DSBF (Feb-17) of ₹21 Crore              | 1 | Tenure of the product normally ranges from 45 to 180 days , in exceptional cases in respect of parties of high credit rating, capital nature of goods, tenor of the facility can extend to 365 days,  | Neither a high rated company nor in the business of capital nature of goods and Company approved tenure of 270 days   | Do   |
| 18 | M/s BPTP Ltd.                        | Corporate Loan (Mar-19) of ₹5.0 crore   | 1 | CRISIL A <sup>2</sup>   | CRISIL A <sup>3</sup>   | NA   |
| 19 | M/s PAN India Infraproject Pvt. Ltd. | Corporate Loan (Oct-15) of ₹14.50 crore | 1 | Current Ratio should be more than 1.1 : 1   | Current ratio was 0.25  | NA   |
| 20 | M/s VNR Infra Ltd.                   | Corporate Loan (Jan-15) of ₹18 crore    | 1 | Client's minimum short term credit external rating of client- CRISIL P <sup>2</sup>   | Actual credit rating was CARE A <sup>3</sup>  | NA   |



**Annexure-XIX**  
**(Referred to in Para 5.10.6.2)**

**Corporate Loan to ineligible client by giving notch up in Internal Credit Rating**

| Sl. No. | Name of the client                             | Corporate Loan amount | Sanction date | Deviation                    |
|---------|--|-----------------------|---------------|------------------------------|
| 1.      | M/s BPTP Ltd.                                  | ₹5.00 crore           | Mar-19        | Upgraded from IFL 7 to IFL 5 |
| 2.      | M/s Ganesh Housing Corp. Ltd.                  | ₹5.00 crore           | Sep-15        | Do                           |
| 3.      | M/s Ganesh Housing Corp. Ltd.                  | ₹14.50 crore          | Mar-18        | Do                           |
| 4.      | M/s PAN India Infra Project Pvt. Ltd.          | ₹14.50 crore          | Oct-15        | Do                           |
| 5.      | M/s Patil Constructions & Infrastructures Ltd. | ₹14.70 crore          | Jul-15        | Do                           |
| 6.      | M/s Vatika Limited                             | ₹15.00 crore          | Dec-17        | Do                           |
| 7.      | M/s VNR Infra Ltd.                             | ₹18.00 crore          | Jan-15        | Do                           |
| 8.      | M/s GTM Builders & Developers Pvt. Ltd.        | ₹5.00 crore           | Dec-16        | Upgraded from IFL 8 to IFL 6 |

## Annexure-XX

(Referred to in Para 5.10.6.3)

## Statement showing non compliance with credit policy with respect to sanctioning and lapses in monitoring of the facility

| Sl. No. | Name of the client         | Type of facility and amount sanctioned | Date of Sanction | No of deviations | Require parameters  | Deviation   | Monitoring  |
|---------|----------------------------|--|------------------|------------------|---|---|---|
| 1       | M/s Perpetual Inter Trade  | DSBF ₹5 crore                          | Jun-16           | 4                | (i) Net Worth- 1 crore<br>(ii) Current ratio should not be less than 1.1 :1<br>(iii) Period of operation should be minimum 3 years<br>(iv) Stipulated minimum combined rating - IFL 5   | (i) Net worth- Rs 0.02 crore (FY 2015),<br>(ii) Current Ratio- 1<br>(iii) Not in operation for minimum of 3 years<br>(iv) Actual IFL6   | Monitoring of the account using the Field Audits, Unscheduled/scheduled visits to clients and debtors, annual review of debtors etc. was not done as per credit policy <sup>1</sup> |
| 2       | M/s Leeway Logistics Ltd.  | DSBF of ₹18 crore                      | Jan-11           | 3                | (i) Maximum TOL/TNW ratio should be 6:1<br>(ii) Existence for minimum three year<br>(iii) Profit making for last 2 years  | (i) TOL/TNW was 9.33:1 and<br>(ii & iii) company was just one year old  | Do  |
| 3       | M/s Ennore Coke            | DSBF of ₹4 crore                       | Mar-11           | 3                | (i) Minimum Current Ratio - 1.1:1<br>(ii) Maximum TOL/TNW - 6:1. Debtor (M/s Butterfly Sales Pvt Ltd).<br>(iii) Should be in existence for 3 years  | (i) Actual current Ratio was - 0.87:1<br>(ii) Actual TOL/TNW was- 6.85:1<br>(iii) not complied  | Do  |
| 4       | Accurate transformers Ltd. | DSBF of ₹15 crore                      | Aug-11           | 3                | Debtors are generally state government/central government entities, blue chip companies, listed companies and MNCs who<br>(i) should be profit making in the last two years,<br>(ii) should be in existence for minimum 3 years | (i) MSEDCL was loss making and had accumulated losses in its balance sheet (2009-10). South Bihar Power Distribution Company (debtor) was incorporated on 29 June 2012 and was not in existence for minimum three | Do  |

<sup>1</sup> Audit observation is based on the fact that during review of files no record relating to monitoring as per credit policy was made available to audit. Further, Audit requisitions and reminders were also issued to furnish the same but management did not furnish the same

|    |   |                           |        |   |  |   |    |
|----|---|---------------------------|--------|---|--|---|----|
|    |   |                           |        |   | (iii)should have no accumulated losses   | years at the time of addition (13 June 2014). Further DVVNL was a loss making entity and had large accumulated losses in its balance sheet.   |    |
| 5  | <b>M/s Elder Pharmaceuticals Ltd.</b>     | DSBF & DPBF of ₹15 crore  | Aug-10 | 2 | (i) PBF facility should be backed by tangible collaterals<br>(ii) In silent factoring client should be well accredited where the debtors are generally listed company, Blue chip companies, PSU's, State/Central govt. entities and MNCs | (i) No such security was collected<br>(ii) M/s Kash Medicare was unrated debtor   | Do |
| 6  | <b>Ind- Swift Limited</b>                 | DSBF of ₹10 crore         | Jul-11 | 2 | (i) In silent factoring debtors would generally be listed Companies, blue chip Companies, PSUs, Central/State Government entities and MNCs<br>(ii) field audit   | (i) The 10 unrated debtors were mainly C&F agents/distributors of the client and were partnership/proprietorship concerns whose financials were not readily available.<br>(ii) filed audit waived | Do |
| 7  | <b>M/s Arch Pharmalabs Limited</b>        | DSBF and PBF of ₹15 crore | May-11 | 1 | PBF to be backed by tangible collaterals   | No security was collected   | Do |
| 8  | <b>M/s Bharat Salt Refineries limited</b> | DSBF of ₹5 crore          | Jun-09 | 1 | Pre sanction field audit/examination   | Not done  | Do |
| 9  | <b>M/s Archon Engicon Pvt. Ltd.</b>       | DSBF & AFR of ₹15 crore   | Apr-11 | 1 | Security coverage for AFR facility should be 1.50 times of the sanctioned facility in the form of immovable property or pledge of listed shares  | Ssecurity of ₹69.20 lakh only against the AFR facility of ₹12.50 crore  | Do |
| 10 | <b>M/s Kalyani Engineering Works</b>      | DSBF of ₹5 crore          | Aug-12 | 1 | Maximum TOL/TNW ratio - 4:1  | TOL/ TNW ratio was 4.59:1   | Do |

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|    |  |                      |        |     |   |   |    |
|----|--|----------------------|--------|-----|---|---|----|
| 11 | <b>Era Infra Engineering Ltd</b>                 | DSBF of ₹7.5 crore   | Feb-10 | 1   | Pre sanction field audit/ examination   | Not done  | Do |
| 12 | <b>M/s Concast Exim Ltd.</b>                     | DSBF of ₹10 crore    | Jan-12 | 1   | Existence at least for three years  | Existence for 02 years and 10 months  | Do |
| 13 | <b>M/s Jakhau Salt Co. Pvt. Ltd.</b>             | DSBF of ₹5 crore     | Oct-09 | 1   | Pre sanction field audit/ examination   | Not done  | Do |
| 14 | <b>M/s Shivam Minerals Limited</b>               | DSBF of ₹10 crore    | Mar-11 | Nil | Nil   | Nil   | Do |
| 15 | <b>M/s Apex Buildsys Ltd</b>                     | DSBF of ₹15 crore    | Nov-09 | Nil | Nil   | Nil   | Do |
| 16 | <b>M/s Concast Steel and Power Limited</b>       | DSBF of ₹15 crore    | Aug-11 | Nil | NA  | NA  | Do |
| 17 | <b>Maxx Mobile Communications Limited</b>        | DSBF of ₹15 crore    | May-11 | Nil | NA  | NA  | Do |
| 18 | <b>M/s Core Projects &amp; Technologies Ltd.</b> | DPBF of ₹15.00 crore | Jan-11 | Nil | -   | -   | Do |
| 19 | <b>Empee Distilleries</b>                        | DSBF of ₹10 crore    | Oct-10 | NA  | NA  | NA  | Do |
| 20 | <b>Critical Mass Multilink Ltd.</b>              | AFR of ₹7.5 crore    | Sep-15 | 5   | (i) Client's stipulated minimum network of ₹25 crore,<br>(ii) Clients stipulated minimum turnover of ₹50 crore<br>(iii) Requirement of client having past track record of minimum 2 years with the debtors or should have provided such service to other customers with regular track record of payments, | (i)Company considered net worth of the client as ₹356.95 crore though the adjusted tangible net worth was negative (₹-31.95 crore).<br>(ii) The actual turnover was ₹0.48 crore | NA |

|    |                 |                             |        |   |  |   |    |
|----|-----------------|-----------------------------|--------|---|--|---|----|
|    |                 |                             |        |   | (iv) Debtor should be profit making for last two years,<br>(v) Minimum internal rating of IFL5   | (iii) New relationship, no track record of payments received by client on providing such service to other customers.<br>(iv) Both the debtors were loss making<br>(v) Client rating was IFL 6 |    |
| 21 | M/s MVL Limited | Corporate Loan of ₹16 crore | May-14 | 2 | (i) Credit rating of the borrower company for STL was to be CRISIL equivalent investment credit rating of minimum BBB and CRISIL equivalent short term instrument rating of minimum P2<br>(ii) Security cover should be at least 2.0 times | (i) Rating was not considered<br>(ii) One time only   | NA |

**Annexure-XXI**  
**{Referred to in Para 5.10.6.3 (i)}**  
**Details of debit note funding**

| Sl. No. | Name of the client                            | Debit note funding period       | NPA declared |
|---------|---|---------------------------------|--------------|
| 1.      | M/s Bharat Salt Limited (BSL)                 | August 2014 to March 2017       | Sep-17       |
| 2.      | M/s Concast Exim Limited (CEL)                | June 2015 to March 2017         | Dec-17       |
| 3.      | M/s Concast Steel and Power Limited (CSPL)    | February 2015 to September 2017 | Dec-17       |
| 4.      | M/s Arch Pharma labs Limited (APL)            | December 2012 to January 2013   | Sep-15       |
| 5.      | M/s Elder Pharmaceuticals Ltd. (EPL)          | July 2013 to August 2016        | Sep-16       |
| 6.      | M/s Maxx Mobile Communications Limited (MMCL) | August 2012 to June 2013        | Sep-15       |
| 7.      | M/s Ind- Swift Limited (ISL)                  | December 2012 to May 2016       | June-16      |
| 8.      | M/s Ennore Coke Ltd. (ECL)                    | August 2012 to March 2016       | June-17      |
| 9.      | M/s Jakhau Salt Co. Pvt. Ltd. (JSCPL)         | December 2013 to August 2017    | Sep-17       |
| 10.     | M/s Core Projects & Technologies Ltd. (CPTL)  | November 2012 to March 2014     | Dec-14       |
| 11.     | M/s Accurate Transformers Limited (ATL)       | February 2013 to December 2015  | Mar-16       |
| 12.     | M/s Shivom Minerals Limited (SML)             | June and July 2016              | Sep-17       |
| 13.     | M/s Era Infra Engineering Ltd. (EIEL)         | December 2012 to January 2016   | Mar-16       |

**Annexure-XXII**  
**{Referred to in Para 5.10.6.3 (ii)}**  
**Non-compliance cases of RBI Guidelines**

| Sl. No. | Name of the client                           | Delay in declaration of NPA | Date of NPA as per realisation date | Date of declaration of NPA |
|---------|--|-----------------------------|-------------------------------------|----------------------------|
| 1       | M/s Rithwik Projects Pvt. Ltd. (RPPL)        | Yes                         | 28.01.2019                          | Not declared NPA           |
| 2       | M/s Navrang Roadlines Pvt. Ltd. (NRPL)       | Yes                         | 02.07.2019                          | 31.07. 2019                |
| 3       | M/s GHV India Pvt. Ltd. (GHVIPL)             | Yes                         | 03.08. 2019                         | 31.08.2019                 |
| 4       | M/s DCS Ltd. (DCSL)                          | Yes                         | 07.08. 2018                         | Not declared NPA           |
| 5       | M/s Shivam Minerals Ltd. (SML)               | Yes                         | 27.03. 2017                         | 30.09. 2017                |
| 6       | M/s Apex Buildsys Ltd. (ABL)                 | Yes                         | 20.03.2014                          | 31.03. 2016                |
| 7       | M/s Arch Pharmalabs Limited (APL)            | Yes                         | 05.07. 2013                         | 30.09.2015                 |
| 8       | M/s Archon EngiconPvt. Ltd. (AEPL)           | Yes                         | 28.09.2015                          | 31.03. 2016                |
| 9       | M/s Concast Exim Limited(CEL)                | Yes                         | 09.12. 2017                         | 31.12. 2017                |
| 10      | M/s Ennore Coke Ltd. (ECL)                   | Yes                         | 03.03. 2016                         | 30.06. 2017                |
| 11      | M/s Jakhau Salt Co. Pvt. Ltd. (JSCPL)        | Yes                         | 07.10. 2014                         | 30.09. 2017                |
| 12      | M/s Core Projects & Technologies Ltd. (CPTL) | Yes                         | 02.09. 2013                         | 31.12. 2014                |
| 13      | M/s Ind- Swift Ltd. (ISL)                    | Yes                         | 12.03. 2014                         | 30.06. 2016                |
| 14      | M/s Accurate Transformers Ltd. (ATL)         | Yes                         | 23.04.2015                          | 31.03.2016                 |
| 15      | M/s Empee Distilleries (ED)                  | Yes                         | 16.04.2014                          | 31.12. 2017                |
| 16      | M/s Trend Flooring Pvt. Ltd. (TFPL)          | Yes                         | 03.12.2018                          | 30.06.2019                 |

**Annexure-XXIII**  
**(Referred to in Para 5.10.6.4)**  
**Shortcoming noticed where the client committed fraud**

| Name of Client                    | Date & Amount of Sanction             | Total Dues as on 31.03.2019 | Audit Observation  | Management Reply and Rebuttal  |
|-----------------------------------|---------------------------------------|-----------------------------|--|--|
| M/s Accurate Transformers Limited | August 2011, ₹15 crore (silent basis) | ₹19.85 crore                | <p>Ineligible debtors were initially approved (Maharashtra State Electricity Distribution Company Ltd) and subsequently added by the Company in violation of the credit policy which stipulated that in silent factoring the debtors are generally state/central government entities, blue chip companies MNCs which should be profit making in last two years and should have no accumulated losses. MSEDCL was approved as debtor despite it being loss making and having accumulated losses in its balance sheet (2009-10). The Company added (December 2013 to February 2015) 4 other debtors (state government electricity entities) on silent basis. Audit observed that South Bihar Power Distribution Company (debtor) was incorporated on 1 November 2012 and was thus not in existence for minimum three years at the time of addition (13 June 2014). Further Dakshin Vidyut Vittaran Nigam Ltd (DVVNL) was a loss-making entity and had large accumulated losses in its balance sheet.</p> <p>The Company resorted to debit note funding between 6 February 2013 to 29 December 2015 despite the invoices being overdue/ recourse and lack of timely payment by the client.</p> <p>The company reassigned (24 December 2015) two factored invoices due for payment on 25 July 2015 with two new invoices due for payment on 28 January 2016 (raised on</p> | <p>Management stated that the debtors were mostly State Government electricity boards, which had similar profile, risk &amp; credit wise and on the basis of the creditworthiness of client and the debtor profile the proposal was approved with or without deviations. Reassignment of invoice/s is carried out with an endeavor to salvage the account conduct and looking at a possibility of arresting the overdues position. This practice is used across the factoring industry, and it's a subjective call depending upon multiple factors. The account was regular till July 2014 and debit note funding started from August 2014 till December 2015. The rating was suspended owing to non-furnishing of information by the client, which is not necessarily due to some nosedive in client's creditworthiness. But, it is correct that the account was in stress. The prepayment percentage and limit is decided upon the repayment track record of the debtors being proposed, business cycles being witnessed in similar industries etc. In line with the efforts to regularize the account, it was capped at 13.50 crore, which was done to assess one or two repayment cycles before uncapping the same. The same got uncapped in Feb 2015 with the inclusion of DVVNL which was at that point of time having significant</p> |



DVVNL) thereby shifting the due date of payment. This reassignment was not justified as the only reason given for this reassignment was that payment against the invoices will not be coming to the client account without giving any reason for the same.

Company had capped (13 June 2014) the prepayment limit at ₹13.5 crore against sanction limit of ₹15 crore. This capping on limit was removed (February 2015) despite invoices being overdue/recourse and issue (Dec 2014 & June 2015) of notice of demand to clear outstanding dues. Company disbursed (May to Sept 2015) an amount of ₹14.73 crore against invoices raised by client on DVVNL.

Complaint u/s 138 to 141 of NI Act was filed (December 2015). The account was reported (July 2016) as fraud to Reserve Bank of India (RBI) on the grounds of cheating and forgery as the invoices raised by the client on DVVNL were never received by the debtor. CBI complaint was also lodged (November 2016). The Company entered (February 2017) into OTS with the Client wherein the latter was to pay (22 February 2017 to 25 March 2018) an amount of ₹14.73 crore as against outstanding amount of ₹17.48 crore (principal ₹14.73 crore and unrealised interest ₹2.75 crore). The terms of OTS were not honored as client paid only ₹4.6 crore while the entire OTS amount was to be paid by 25 March 2018. Thus, an amount of ₹12.88 crore was doubtful of recovery. Client Company was wound up and Official Liquidator was appointed (April 2018).

business with client.

The reply of the management is not tenable as the credit policy clearly stipulates non commencement of business with loss making debtor. The reassignment of invoices after almost 6 months from due date of payment was improper as the same was done without giving specific reasons. The practice of debit note funding is not in line with the spirit of financing by way of factoring as the funds remain in rotation between the client and factor transit and in essence is used to evergreen the sales ledger thereby delaying the initiation of legal action and recognition of account as NPA. As per client statement the debit note funding took place from 6 Feb 2013 to 29 Dec 2013. The criteria quoted by management for setting the prepayment limit should be clearly defined in the credit policy to strengthen the internal control mechanism. The uncapping of prepayment limit was not in the best interest as the account was already in stress as stated by management.

**Annexure-XXIV**  
**(Referred to in Para 5.10.6.5)**

**Deviations and relaxation in monitoring and operation (NPA/write off cases)**

| Sl. no. | Name of the client     | Date and amount of sanction              | Total dues/loss as on 31.03.2019 | Audit observation   | Management reply and rebuttal   |
|---------|------------------------|--|----------------------------------|---|---|
| 1.      | M/s Apex Buildsys Ltd. | November 2009 DSBF facility of ₹10 crore | ₹27.25 crore                     | <ul style="list-style-type: none"> <li>Client was not a blue chip/ listed company even then the waiver of field audit was approved on the basis of financials and sales ledger of the client in deviation to credit policy (2009-2010).</li> <li>On 25 March 2014 out of total over dues invoices of ₹19.08 crore, ₹14.30 crore were overdue for more than 180 days. However, the client facility was not declared NPA in contravention of RBI guidelines.</li> <li>Company approved one more debtor M/s West Haryana Highway Projects Pvt. Ltd (WHHPPL) who submitted (on 23 December 2014) the NoA of Debts wherein M/s WHHPPL agreed to make all payments against all sales invoices only to the Company. Subsequently M/s WHHPPL remained the only debtor since November 2014 against which company factored numerous sale bill invoices. However, it was observed that not a single payment was received from the debtor rather all payments of the factored invoices were paid by the client even before the due date.</li> </ul> | <p>Management stated (7 January 2020) that despite the company was not blue chip/listed company the debtor companies which were approved were listed companies of ERA group. Being a silent factoring proposal, the possibility of debtor visits &amp; verification was not possible. So was the case with field survey as there was no need to engage a third party and the prime activity of field audit in the form of debtor ledger analysis was done in-house. The client communication/ correspondence is what is done in the case of silent factoring and that was being maintained on a regular basis by the RM and the same is evident while looking at the credit file as well.</p> <p>Management reply is not tenable because The debtors (WHHPPL) whose invoices were unpaid till last was not a silent debtor rather it furnished NOA.</p> |

|    |                 |                           |              |  |   |
|----|-----------------|---------------------------|--------------|--|---|
|    |                 |                           |              | <p>All the receivable invoices pertaining to M/s WHHPPL was unpaid till last. Receipt of payment were from the client (instead of debtor) was a red flag indication to the Company that the fair practice was not being followed by the client. Even then the company did not verify the debtor cautiously with due care as required by the credit policy which led to loss of ₹27.25 crore.</p>   |   |
| 2. | M/s MVL Limited | May 2014 STL of ₹16 crore | ₹21.91 crore | <ul style="list-style-type: none"> <li>As per the credit policy of the Company, the credit rating of the borrower company for STL was to be CRISIL equivalent investment credit rating of minimum BBB and CRISIL equivalent short term instrument rating of minimum P2 and the security cover should be at least 2.0 times of the loan amount. However, in the said case the rating of client was not considered and the value of security cover was only 1.00 times. Further the major part of security was in the form of second charge which was around 0.63 times of total security. It was further observed that neither the second charge was created nor any other top up was given by the client. Thus the actual security cover was only 0.37 times of the total loan.</li> <li>The tenor of the loan was 3 years. The payment schedule was October 2014 to September 2017. MVL Limited after availing the STL facility paid only one installment of ₹10 lakh (Nov. 2014) and thereafter defaulted and accordingly the</li> </ul> | <p>Management stated (07 January 2020) that the decision of the competent authorities is justified in light of the options available to IFL at that point of time. And the most plausible defence in favour of the decision remains the fact that IFL's exposure went on to become partially secured (corporate loan to MVL Ltd) It may be submitted that litigation matters by way of recovery suits are extremely lengthy affair and uncertain in nature by way of outcome, and entails a substantial cost to IFL. The OTS proposal along-with the upfront payment of ₹2 crore is largely due to the criminal proceedings that IFL initiated with the assistance of EOW, Delhi Police. There were payments to the tune of ₹2.5 crores which happened in the account of Noesis Industries Ltd at the time of sanction of corporate loan to MVL Ltd . It is evident from the above explanation, that the grant of corporate loan to MVL instead of continuing with factoring facility of Noesis, was a prudent move under the circumstances prevailing, improving IFL's chances of recovery of its dues.</p> <p>Management reply (7 January 2020) is not tenable because MVL was already defaulter against the factoring facility extended therefore extension of</p> |

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|----|------------------------------------|---|---------------------|--|--|
|    |                                    |   |                     | <p>account was declared NPA in June 2015. Complaint u/s 138 to 141 of NI Act was filed (April 2015). Police complaint with EOW was also filed (May 2017).</p> <ul style="list-style-type: none"> <li>Hon'ble Delhi High Court (December 2018) decreed for ₹24.91 crore and also permitted Company to file the actual cost within four weeks. However, Company did not file the same due to OTS proposal (March 2019) of ₹8 crores along with upfront payment of ₹2 crore. Company (August 2019) accept the OTS proposal against the total outstanding as on March 2019 which was ₹29.91 crore which is yet to be materialized. Had the company secured/collected two times security, the outstanding amount could have been recovered. Further the Company could have avoided the OTS of ₹ eight crore against total amount of ₹29.91 crore (₹15.86 crore principal and ₹14.05 crore interest thereon), if it had security.</li> </ul> | <p>corporate loan without adequate security was not justified.</p>   |
| 3. | Maxx Mobile Communications Limited | May 2011) DSBF facility of ₹15 crore Converted to STL of ₹14 crore (April 2014) | ₹13.54 crore (Loss) | <ul style="list-style-type: none"> <li>The Company sanctioned DSBF to Maxx Mobile Communications Limited (MMCL). The facility was for factoring of invoices drawn on its dealer M/s Balaji Mobitech Pvt. Ltd.(debtor) which was an unrated debtor and as per the field audit report there were two way (purchase) trade transactions between the debtor and the client in the previous years.</li> <li>The facility was renewed in September 2012, despite the adverse observations on revenue and profit in the statutory</li> </ul>  | <p>The management stated that it was well captured in the approval note that the proposed debtor is an exclusive distributor of MMCL, having satisfactory business relationships for more than 5 years. The two way trade transactions were accounted as purchases from the debtor and payment for the same was separately made by MMCL. Also, the contents of NOA guarded against the instances of trade-offs, should there be two way trade. The process of debit note funding is generally followed to keep the account regular with a hope to salvage the account. The exposure was fully utilized and</p> |

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|  |  |  |  | <p>Auditors report (17.08.2012) on MMCL. Further, the account was stressed on the renewal date. Company resorted to debit note funding between August 2012 to June 2013 despite the invoices being overdue and delayed payment. The monitoring of the account using the Field Audits, Unscheduled/ scheduled visits to clients and debtors, annual review of debtors etc. was not done by the company in contravention of the credit policy of the company.</p> <ul style="list-style-type: none"> <li>• In April 2014 the CoD sanctioned STL of ₹14.00 crore to Maxx Moblink Private Limited (MMPL) (subsidiary of MMCL) by converting the DSBF of ₹15.00 crore sanctioned to MMCL, into a STL of ₹14.00 crore to MMPL. The proceeds of this loan were to be used to close the DSBF account of MMCL.</li> <li>• The facility of Loan to MMPL was backed by collateral security (immovable property) with distress value of ₹8.00 crore. MMPL defaulted in the payment of installments and therefore loan account was declared NPA in September 2015. In March 2018 Company sold the property mortgaged at ₹5.13 crore. In August 2018 BoD approved the OTS proposal of ₹2.25 crore with waiver of ₹13.54 crore. The OTS scheme is yet to be fully honoured by the client.</li> </ul> | <p>there was hardly any incremental funding which happened. The whole process was done to reduce the exposure in the particular stressed (at that point of time) account and maximize the recovery without any malafide intention. The management stated that with a view to strengthen the monitoring process on the existing clients, IFL has started reviewing / renewing all the accounts since the last FY 2012-13 and the same has been incorporated in the Credit Policy 2014-15.</p> <p>The reply is not tenable as the fact that client is having a satisfactory relationship with the debtor does not mitigate the risk associated with factoring the facility on a debtor who is an exclusive distributor of the client and with whom there was a two way trade transaction. Further, if the transaction structure and financials of the client and debtor would have been strong the facility would have not gone into stress just on first renewal.</p> <p>The reply of the management that the facility was renewed looking at the overall satisfactory conduct of the account as payments were coming on time is not correct as there were adverse observations on revenue and profit by the Auditors of MMCL and account was stressed on the renewal date. Further, IFL could not reduce the maximum prepayment limit on the facility to achieve a limit of ₹10.00 crore as per the condition of renewal of facility.</p> <p>Debit note was also used as a tool for evergreen its account by the company.</p> |
|--|--|--|--|---|---|

|    |                      |                                      |             |  |  |
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| 4. | M/s Ennore Coke Ltd. | March 2011 DSBF facility of ₹4 crore | ₹4.09 crore | <ul style="list-style-type: none"> <li>The factorable debtor for the facility was M/s Butterfly Sales Pvt Ltd. The company included (August 2012) M/s Wellman Coke India Ltd. (WCIL) as debtor with credit line of ₹4.50 crore. WCIL and client were the subsidiary companies of M/s Haldia Coke and Chemicals Pvt. Ltd. The addition of WCIL as debtor (in place of M/s Butterfly Sales Pvt Ltd.) was done in spite of overdue in the account. The account became stressed and irregular in the first cycle itself with payment overdue up to 114 days from the invoice due date. The facility was reviewed in August 2012, December 2012 and December 2013 and significant delays were noticed in receipt of payments. However, in spite of overdue in the account the funding was allowed by use of debit note funding (August 2012 to March 2016) which resulted in delay in declaration of account as NPA (June 2017) and initiation of legal action. The NCLT, Chennai vide its order dated 23 March 2018 ordered for initiation of liquidation proceedings of Ennore Coke Ltd and appointed the official liquidator.</li> <li>It was observed that client and debtor did not meet the 3 eligibility criteria for sanction as stipulated by the credit policy.</li> <li>WCIL was included as debtor which was not justified as both the client and debtors were the subsidiary companies of the same holding company (M/s Haldia Coke</li> </ul> | <p>Management's reply that the detailed financials and deviations (financial ratios) were approved by the competent authority and Butterfly sales was considered as approved debtor at that point of time since no other debtor of Ennore coke was under open account sales, is not acceptable as the deviation approved by the competent authority should have been approved as an exception and non-availability of eligible debtor under open account sales cannot be the ground for addition of ineligible debtor.</p> <p>The management has further stated that Wellman Coke was added at the request of the client on the hope of better recovery prospect and since there were delays in payment from Butterfly sales in spite of repeated follow ups, Wellman coke was added as another debtor. The reply is not tenable as all the outstanding in the account amounting to ₹ 4.09 crore was against the invoices raised on M/s WCIL and the payments were received from M/s Wellman Coke with delays. Further, non receipt of payment from one debtor cannot be the ground for addition of another debtor.</p> <p>It is also stated by the management that time was allowed to the client by way of debit note funding since the client had made capital investment in restructuring the coke manufacturing process. The reply of the management is not acceptable as the conditions of sanction stipulates that in the event of default by the client on the payment of the outstanding dues or payment of interest on the due dates, the company shall have an unqualified right to disclose the name of the client and its directors as defaulters to the RBI/ CIBIL and take necessary action to recover the outstanding dues. However, the company did not</p> |
|----|----------------------|--------------------------------------|-------------|--|--|

|    |                                    |                                 |                    |   |   |
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|    |                                    |                                 |                    | <p>and Chemicals Pvt. Ltd.) because of the inherent risk (manipulation in sales) in such transactions. The outstanding in the account amounting to ₹4.09 crore was against the invoices raised on WCIL</p> <ul style="list-style-type: none"> <li>The monitoring of the account using the Field Audits, Unscheduled/ scheduled visits to clients and debtors, annual review of debtors etc. was not done by the company in contravention of the credit policy of the company.</li> </ul>  | <p>comply with the conditions of sanction but renewed the facility despite irregular conduct &amp; stress in the account and funded through operation of Debit Note. Although, the company, by operation of debit note could earn some interest but had to suffer a doubtful recovery and delayed the declaration of account as NPA and favored the client.</p>   |
| 5. | M/s Bharat Salt Refineries Limited | June 2009<br>₹5.00 crore (DSBF) | ₹2.31 crore (Loss) | <ul style="list-style-type: none"> <li>Company waived off field audit on the ground of the existing relationship in another group company with IFCI Limited and the strength of debtor. As the client was new for factoring facility, therefore, the field audit should have been carried out.</li> <li>Though the conduct of Account was not satisfactory since 2012-13 and was in stress since November 2012 yet the company renewed the facility of the client time to time. The funding was continued through debit note during August 2014 to March 2017 which delayed the initiation of legal action and declaration of the account as NPA.</li> <li>Payments against the invoices were being received from BSRL directly instead of debtor. Had the company carried out Aggressive Field Audits, random verification of Invoice and/or Debtor</li> </ul> | <p>Management stated that field survey was waived off by the Competent Authority on the basis of satisfactory conduct of account with IFCI Limited. The conduct of account was satisfactory till the year 2012. The company had a long satisfactory relationship with IFCI Limited, this is the reason IFL supported the company in its tough times. Funding the fresh invoices submitted were allowed since the company was paying interest and management saw the possibilities of reduction in exposure. In fact the company paid ₹3.5 Cr (approx.) as interest payment starting year 2012 till the time the account became NPA with IFL. Frequent client visits and follow up was done with the client and as a result of that an OTS was entered with the client. Management reply is not tenable as both the companies are separate and the business of both the entities is also different and credit policy specifically also stipulates that Field audits are required as part of the analysis package for new clients. As per sanction letter, in the event of default on the payment of the outstanding dues or payment of interest on the dues,</p> |

|    |                             |                                |                    |   |  |
|----|-----------------------------|--------------------------------|--------------------|---|--|
|    |                             |                                |                    | <p>Account Balance through periodic interactions with Debtor/s the reasons for not receiving payment from debtor would have been noticed and suitable action could have been taken to secure the facility.</p> <ul style="list-style-type: none"> <li>• Company just wrote a letter to debtors (M/s Jakhau Salt Company Private limited) for clearing the outstanding dues in September 2017 but thereafter not initiated any further action against the debtors for clearance of outstanding dues.</li> <li>• Company approved (July 2018) a settlement of outstanding dues at ₹3.50 crore against total dues of ₹5.81 crore and waived off ₹2.31 crore (₹1.46 crore principal and ₹0.85 crore interest).</li> </ul> | <p>the IFCI Factors, shall have an unqualified right to disclose the name of the company/client and its directors as defaulters to the RBI/CIBIL and take necessary action to recover the dues. However, company continued funding to the client even after account became stress/ irregular in November 2012, thereafter continued funding through debit note and avoided the facility to be declared as NPA. Management itself stated (12 December 2019) that due to heavy rain in the year 2012-13 company renewed the facility and no export activity was carried out by debtor supports the audit contention that the aggressive monitoring was not done and invoices were factored even after that. As most of the payments were outstanding from M/s Jakhau Salt but only one letter was written to the debtor in Sept. 2017 thereafter no efforts were made to recover the dues and later on OTS offer accepted by the Company.</p> <p>Thus due to lack of due diligence in sanctioning/ monitoring and non-adhering to credit policy Company had to suffer loss of ₹2.31 crore.</p> |
| 6. | M/s Shivom Minerals Limited | March 2011<br>₹10 crore (DSBF) | ₹1.83 crore (Loss) | <ul style="list-style-type: none"> <li>• The conduct of Account was in stress and not satisfactory since March 2016 despite that the company continued the facility to the client.</li> <li>• Payments against the invoices were being received directly from client since June 2016 instead of debtor. Had the company carried out random verification of Invoice and / or Debtor Account Balance through periodic interactions with Debtor/s the reasons for receiving payment from client instead of debtors would have been noticed by the company and suitable</li> </ul>  | <p>Management stated that scheduled visits were done during tenor of facility. Company used to take mail confirmation from debtor for invoice verification. On 12 May, 2016 Company's team visited the client's office and came to know that there was a delay of payment from its buyer due to industry stress for which client offered to repay its due and in action Company stopped discounting of invoices of this debtor further. However other debtors have made payment of their own. Monitoring of account was in force as Company officials used to visit the office and factory of the client at least once in a year along. As soon as the account went into stress Company official</p>   |



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|  |  |  |  | <p>action would have been taken to secure the facility.</p> <ul style="list-style-type: none"> <li>• Company on the request of the client agreed for OTS offered by the client without assessing the best possible recovery from client and debtors through legal process. Moreover, Company failed to assess the net worth of the promoters before approving the OTS.</li> <li>• No OTS policy in the company.</li> </ul> | <p>followed up with the client and also met their debtors. However, the client after the meeting cleared their due charges and their debtors cleared the overdue invoices hence the operations of facility continued. Other Banks and another factoring company settled the dues at 75% we being an unsecured lender settled the final dues at 86%. At the time of OTS of the facility, there was no OTS Policy.</p> <p>Management reply is not acceptable, though the client visit was done and the invoices were also verified by the Company but the field audit, client visit (every year) and verification of the debtors account through periodical interaction with debtors was not done as envisaged in the credit policy. Supporting document (for the period 2011 to 2016) regarding half yearly client visit, debtor verification etc. was not made available. Further before any settlement Company should explore all other means to recover full amount as Company had to pay interest on credit line to the banks.</p> |
|--|--|--|--|--|---|

**Annexure-XXV**  
(Referred to in Para No. 9.2.8.7)

**Statement showing Issues still persisting despite assurance by Management in last Audit**

| Para of 2008 Report   | Status during the Follow-up Audit  |
|---|--|
| <b>Deficiencies in customization</b>  |  |
| 'Logistics costs' were not allocated to maintenance cost centre in forward base at Cachar though it also received logistics services.   | Such cases not noticed in current audit.   |
| There was lack of uniformity in the basis of allocation of similar costs. For example, while drilling, rig hours were used in allocation of drilling costs in Assam asset, rig operations hours were used for allocating the cost in Assam & Assam Arakan basin.  | Issue still persisting and commented vide Para 9.2.8.3(i) Inconsistency in SKF usage. Ministry/Management has assured that corrective action would be taken. |
| Ratio for bifurcation of civil engineering and C&M engineering costs between capital and revenue costs fixed during initial implementation of ERP system in October 2004 continued to be adopted in Assam asset and Assam & Assam Arakan basin without being updated.   | Such cases not noticed in current audit.   |
| Statistical key figures for allocating captive power plant cost in Assam to various installations fixed during initial implementation of ERP system in October 2004 were not updated resulting in unreasonable allocation ratio. The Management needs to review Allocations Maintenance Programs across the Company for taking necessary corrective action and also put in place procedures for their periodical review and updating. | As mentioned above, SKF issues were commented vide Para 9.2.8.3(i)   |
| <b>Input controls and validation checks</b>   |  |
| Eight financial accounting documents involving ₹11.74 lakh were mapped to incorrect cost centres.   | Such cases not observed in the current audit.  |
| Information on asset class entered in the master records, which determines the General Ledger account to be automatically updated by the system when transactions were carried out in Asset Accounting module, was incorrect resulting in wrong classification and accounting of fixed assets in respect of 43 assets valuing ₹13.69 crore.   | Deficiencies in the Asset classes persisted and discussed in Para 9.2.8.1(iii) (Incorrect classification of Assets) of the current Audit report.             |

|  |   |
|--|---|
| <p>Information on location and custodian of assets necessary to keep track of physical location and the person responsible for the custody of the assets was not properly populated in master records as these fields were not being updated by the users. Data on location and the custodian of assets was not available in the system in 19,655 asset records valued at ₹276.54 crore. Due to non availability of this information, location-wise and custodian-wise tracking of inventory and proper compliance of handing over and taking over of assets in cases of custody transfers could not be ensured in the system.</p> | <p>Location and Custodian of assets deficiencies persist and included in Para 9.2.8.1(i) (Non-capturing of Asset location in Asset Master Table), Para 9.2.8.1(ii) and in Para 9.2.8.2 (i) (ex-employees continue as Custodian of Asset)</p>  |
| <p>Master record of one helicopter was created in the system without following the system requirement viz. creation of a Goods Receipt document before creation of a master record and financial posting therein. Further, the helicopter which was in operation at New Delhi remained capitalised in the books of Mumbai asset. It was evident that validation checks built into the system that translated business procedures of the Company were bypassed by manual intervention.</p>  | <p>Such cases not observed in the current audit.</p>  |
| <p><b>Migration of data from legacy system</b></p>   |   |
| <p>Migration of master records with wrong asset class description resulted in incorrect asset classification in respect of 123 assets valuing ₹7.45 crore.</p>   | <p>Such cases not observed in Current audit. However, difference between posting date and document date were noticed and commented vide Para 9.2.8.4(i). Ministry stated that system check has been put in place to avoid its recurrence.</p> |
| <p>While one unique master record was required to be maintained for each vendor, multiple master records in respect of vendors for material and services existed. It was noticed that 476 vendor records existed in the system in respect of 235 external vendors and transactions in respect of 40 such vendors were posted in 81 vendor records during 2005-07. Multiple vendor records made the system complex and created risk for manipulation and errors.</p>  | <p>Multiple vendor accounts were observed for same vendor and discussed in the draft report vide Para 9.2.8.2(ii) (Non/incorrect capture of Bank details of vendor master).</p>   |
| <p>For proper vendor management, master records of vendors are classified in distinct vendor account groups in the system; it was found that eight foreign vendors were wrongly grouped in indigenous vendor account group and 17 indigenous vendors were included in foreign vendor account groups.</p>   | <p>This issue was not observed during current audit.</p>  |

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| <p>Details of city and address of vendors in master records were not properly uploaded. It was observed that details of city of the vendor was entered as 'unknown' in 2246 vendor records, in 463 vendor records the address field was found blank</p>  | <p>Blank or incorrect details of vendor name, address, account number, bank details were included in Para 9.2.8.2(ii) Management stated with introduction of Centralised Vendor cell such issues were now taken care of in new vendor creations.</p> |
| <p>Balances in respect of 259 transactions involving ₹14.55 crore pertaining to 2004-05 and 34 transactions for ₹2.5 lakh pertaining to 2005-06, respectively against 43 vendors were found uploaded from the legacy UFSO system and remained un-reconciled as of May 2007 for want of complete details.</p> | <p>Such cases not found in the current audit. However, cases where payments were pending without payment block have been included in the Draft report (para 9.2.8.3(iii)).</p>   |
| <p>134 vendor records existed in master with superfluous vendor names such as '**', 'unknown' and 'aaa'.</p>   | <p>Incorrect details of Vendor name, account number, bank details were included in Para 9.2.8.2(ii).</p>   |

**Annexure--XXVI**  
**(Referred to in Para No.10.1)**  
**Statement showing loss due to under recovery of capacity charges**

(₹ in lakh)

| Period | Declared capacity (MWH) | Scheduled Energy (MWH) | Percentage of actual schedule | total capacity charges for RTPS for the said month | Capacity charge claimed from KSEBL | Capacity Charge recoverable at 12.5% scheduling as per PPA | Loss of capacity charges due to low recovery of fixed charges | Total loss of capacity charge after rebate of @2 % |
|--------|-------------------------|------------------------|-------------------------------|--|------------------------------------|--|---|--|
| A      | B                       | C                      | D                             | E  | F                                  | G  | H (G-F)   | I  |
| May-16 | 2,12,870                | 19,748.82              | 9.28                          | 3,906.015  | 362.478                            | 488.252  | 125.774   | 123.258  |
| Jun-16 | 2,57,410                | 29,772.75              | 11.57                         | 4,770.725  | 551.795                            | 596.341  | 44.546  | 43.655   |
| Jul-16 | 1,27,413                | 14,504.63              | 11.38                         | (-)322.625   | -36.727                            | (-)40.328  | (-)3.601  | (-)3.529   |
| Aug-16 | 1,72,040                | 19,523.73              | 11.35                         | 2,369.47   | 268.935                            | 296.184  | 27.249  | 26.704   |
| Sep-16 | 2,35,410                | 27,012.74              | 11.47                         | 3,325.73   | 381.461                            | 415.716  | 34.255  | 33.570   |
| Oct-16 | 2,20,750                | 26,892.19              | 12.18                         | 3,045.95   | 370.997                            | 380.744  | 9.747   | 9.552  |
| Nov-16 | 2,61,736                | 30,773.24              | 11.76                         | 3,698.58   | 434.953                            | 462.323  | 27.370  | 26.822   |
| Dec-16 | 57,056                  | 6,459.81               | 11.32                         | 757.56   | 85.756                             | 94.695   | 8.939   | 8.760  |
| Jan-17 | 1,43,130                | 15,738.05              | 11.00                         | 1,963.01   | 215.931                            | 245.376  | 29.445  | 28.856   |
| Feb-17 | 2,42,025                | 20,398.06              | 8.43                          | 3,581.198  | 301.895                            | 447.650  | 145.755   | 142.840  |
| Mar-17 | 2,49,685                | 20,713.22              | 8.30                          | 3,452.999  | 286.599                            | 431.625  | 145.026   | 142.125  |
| Apr-17 | 73,392                  | 6,104.94               | 8.32                          | 1,021.88   | 85.021                             | 127.735  | 42.714  | 41.860   |
| May-17 | 3,82,756                | 34,175.19              | 8.93                          | 5,225.23   | 466.56                             | 653.154  | 186.594   | 182.862  |
| Jun-17 | 1,71,872                | 14,576                 | 8.48                          | 2,401.34   | 203.66                             | 300.168  | 96.508  | 94.577   |
| Jul-17 | 2,81,437                | 11,774.38              | 4.167                         | 3,807.02   | 158.64                             | 475.878  | 317.238   | 310.893  |
| Aug-17 | 2,44,813                | 10,283.48              | 4.167                         | 3,301.376  | 137.568                            | 412.672  | 275.104   | 269.602  |
| Sep-17 | 2,14,337                | 8,960.13               | 4.167                         | 2,987.23   | 124.478                            | 373.404  | 248.926   | 243.947  |
| Oct-17 | 41,590                  | 1,733.26               | 4.167                         | 4,430.935  | 184.637                            | 553.867  | 369.230   | 361.845  |
| Nov-17 | 2,31,400                | 9,676.94               | 4.167                         | 3,865.679  | 161.083                            | 483.210  | 322.127   | 315.684  |
| Dec-17 | 2,51,220                | 10,479.47              | 4.167                         | 4,080.918  | 170.015                            | 510.115  | 340.100   | 333.298  |
| Jan-18 | 1,97,160                | 8,228.75               | 4.167                         | 3,191.992  | 133.010                            | 398.999  | 265.989   | 260.669  |
| Feb-18 | 2,06,195                | 8,591.46               | 4.167                         | 3,678.680  | 153.290                            | 459.835  | 306.545   | 300.414  |
| Mar-18 | 2,10,352                | 8,765.43               | 4.167                         | 3,409.425  | 142.071                            | 426.178  | 284.107   | 278.425  |
| Apr-18 | 3,73,250                | 15,568.76              | 4.167                         | 6,238.100  | 259.941                            | 779.763  | 519.822   | 509.425  |
| May-18 | 2,75,397                | 11,463.91              | 4.167                         | 4,424.982  | 184.389                            | 553.123  | 368.734   | 361.359  |
| Jun-18 | 1,41,631                | 5,901.935              | 4.167                         | 2,399.658  | 99.993                             | 299.957  | 199.964   | 195.965  |
| Jul-18 | 2,57,180                | 10,716.08              | 4.167                         | 4,156.134  | 173.186                            | 519.517  | 346.331   | 339.404  |
| Aug-18 | 1,70,463.75             | 7,104.38               | 4.167                         | 2,736.779  | 114.041                            | 342.097  | 228.056   | 223.495  |
| Sep-18 | 186,615                 | 7,775.63               | 4.167                         | 3,133.279  | 130.563                            | 391.660  | 261.097   | 255.875  |
| Oct-18 | 165,191                 | 6,882.97               | 4.167                         | 2,655.782  | 110.666                            | 331.973  | 221.307   | 216.881  |

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|---|----------|------------|-------|--------------|-----------|------------|-----------|-----------|
| <b>Nov-18</b>   | 1,86,285 | 7,765.31   | 4.167 | 3,121.786    | 130.084   | 390.223    | 260.139   | 254.936   |
| <b>Dec-18</b>   | 2,46,255 | 10,260.62  | 4.167 | 3,988.805    | 166.213   | 498.601    | 332.388   | 325.740   |
| <b>Jan-19</b>   | 2,69,050 | 11,148.19  | 4.167 | 4,360.677    | 181.709   | 545.085    | 363.376   | 356.108   |
| <b>Feb-19</b>   | 3,83,983 | 15,992.315 | 4.167 | 6,630.769    | 276.304   | 828.846    | 552.542   | 541.491   |
| <b>Mar-19</b>   | 4,93,042 | 20,546.21  | 4.137 | 8,051.218    | 335.494   | 1,006.402  | 670.908   | 657.490   |
| <b>Total</b>  |          |            |       | 1,23,848.286 | 7,506.689 | 15,481.036 | 7,974.347 | 7,814.860 |
| <b>Total Loss due to under-recovery of capacity charges = ₹7814.86 Lakh say ₹78.15 crore</b>  |          |            |       |              |           |            |           |           |
| <b>Average recurring loss per month due to non-recovery capacity charges = total of capacity charges during 2018-19 after rebate/12 = ₹3.53 crore (approx.)</b> |          |            |       |              |           |            |           |           |

**Annexure-XXVII**  
**{Referred to in Para No.13.2.7.1 (ii)}**  
**Statement showing loss of generation due to low PLF**

| Sl. No. | Particulars   | 2014-15   | 2015-16   | 2016-17   | 2017-18   | 2018-19   | Total            |
|---------|---|-----------|-----------|-----------|-----------|-----------|------------------|
| 1.      | Total captive power generated (MWh)   | 17,82,716 | 18,76,396 | 17,50,120 | 18,34,687 | 19,45,763 | <b>91,89,682</b> |
| 2.      | Total captive power capacity (MW per hour) <sup>2</sup>                                 | 297.50    | 297.50    | 297.50    | 297.50    | 297.50    |                  |
| 3.      | Total calendar hours during the year  | 8760      | 8784      | 8760      | 8760      | 8760      |                  |
| 4.      | Average hourly generation (MW per hour) (1/3)   | 203.51    | 213.62    | 199.79    | 209.44    | 222.12    |                  |
| 5.      | Combined PLF percentage ((4/2)x100)   | 68.41     | 71.80     | 67.16     | 70.40     | 74.66     |                  |
| 6.      | Total captive power generation considering 85% of PLF (MWh) (2 x 8760 x 85%)            | 22,15,185 | 22,21,254 | 22,15,185 | 22,15,185 | 22,15,185 |                  |
| 7.      | Total captive power generation considering 80% of PLF (MWh) (1/5 x 80)                  | 20,84,880 | 20,90,592 | 20,84,880 | 20,84,880 | 20,84,880 |                  |
| 8.      | Shortfall in total captive generation with reference to PLF at 85% MWh (6-1)            | 4,32,469  | 3,44,858  | 4,65,065  | 3,80,498  | 2,69,422  | <b>18,92,312</b> |
| 9.      | Shortfall in total captive generation with reference to PLF at 80% MWh (7-1)            | 3,02,164  | 2,14,196  | 3,34,760  | 2,50,193  | 1,39,117  | <b>12,40,430</b> |
| 10.     | Annual average variable operating cost of captive power generation as per TPP (per MWh) | 4,562     | 4,535     | 5,557     | 5,577     | 5,744     |                  |
| 11.     | Energy charges and electricity duty charged by APEPDCL (per MWh)                        | 5,511     | 5,789     | 5,900     | 6,111     | 6,111     |                  |
| 12.     | Excess of APEPDCL charges over variable operating cost of captive generation (11-10)    | 949       | 1,254     | 343       | 534       | 367       |                  |

<sup>2</sup> Installed Capacity of TG-5 is taken as 50 MW only instead of 67.50 MW based on Management reply

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|------------|---|----------|----------|----------|----------|----------|------------------|
| <b>13.</b> | Value of shortfall in captive power generation with reference to PLF at 85% (₹ in crore) (8 x 12)   | 41.04    | 43.25    | 15.95    | 20.31    | 9.89     | <b>130.44</b>    |
| <b>14.</b> | Value of shortfall in captive power generation with reference to PLF at 80% (₹ in crore) (9 x 12)   | 28.68    | 26.86    | 11.48    | 13.36    | 5.10     | <b>85.48</b>     |
| <b>15.</b> | Total power purchased from APEPDCL (MWH)  | 4,41,954 | 5,70,162 | 6,84,729 | 5,10,860 | 4,33,500 | -                |
| <b>16.</b> | Unavoidable purchase or Minimum billing energy units MWh (50 x CMD i.e., 135 x 50 = 6750 pm upto July 2014 and from August 2014 to March 2018 = 185 x 50 = 9250 pm and from April 2018 = 235 x 50 = 11750 pm) | 1,01,000 | 1,11,000 | 1,11,000 | 1,11,000 | 1,41,000 | -                |
| <b>17.</b> | Avoidable purchase MWh (15-16) subject to shortfall of power generation mentioned in item 9   | 3,02,164 | 2,14,196 | 3,34,760 | 2,50,193 | 1,39,117 | <b>12,40,430</b> |
| <b>18.</b> | Avoidable purchase (₹ in crore) (17 x 12)   | 28.68    | 26.86    | 11.48    | 13.36    | 5.10     | <b>85.48</b>     |



**Annexure-XXVIII**  
*{Referred to in Para No.13.2.7.3 (i)(a)}*

Statement showing average hourly generation of power during 2014-15 to 2018-19

| Year    | TG-1 - 60 MW |         |      | TG-2 - 60 MW |         |             | TG-3 - 60 MW |         |      | TG-4 - 67.5 MW |         |             | TG-5 - 67.5 MW |         |             |
|---------|--------------|---------|------|--------------|---------|-------------|--------------|---------|------|----------------|---------|-------------|----------------|---------|-------------|
|         | A            | B       | C    | A            | B       | C           | A            | B       | C    | A              | B       | C           | A              | B       | C           |
| 2014-15 | 8049         | 368,255 | 45.8 | 8448         | 415,276 | 49.2        | 8574         | 416,378 | 48.6 | 7268           | 355,484 | 48.9        | 3848           | 227,323 | <b>59.1</b> |
| 2015-16 | 8636         | 392,308 | 45.4 | 8729         | 384,992 | 44.1        | 7755         | 296,071 | 38.2 | 8149           | 362,451 | 44.5        | 8626           | 440,574 | 51.1        |
| 2016-17 | 7954         | 388,855 | 48.9 | 8700         | 317,494 | <b>36.5</b> | 6247         | 259,956 | 41.6 | 7801           | 342,406 | <b>43.9</b> | 8608           | 441,409 | 51.3        |
| 2017-18 | 8736         | 415,567 | 47.6 | 7157         | 264,036 | 36.9        | 8725         | 400,173 | 45.9 | 7853           | 348,617 | 44.4        | 7580           | 406,294 | 53.6        |
| 2018-19 | 3772         | 182,892 | 48.5 | 6880         | 349,706 | <b>50.8</b> | 8678         | 420,979 | 48.5 | 8751           | 487,216 | 55.7        | 8611           | 504,970 | 58.6        |

*A – Utilized Hours (Hrs); B – Total Power Generated (MW); C – Average Hourly Generation (MWh) (B/A)*

Statement showing percentage of Utilized Hours to Calendar Hours during 2014-15 to 2018-19

| Year    | Boiler 1 | Boiler 2 | Boiler 3 | Boiler 4 | Boiler 5 | Boiler 6 | TG 1 | TG 2 | TG 3 | TG 4 | TG 5 |
|---------|----------|----------|----------|----------|----------|----------|------|------|------|------|------|
| 2014-15 | 80       | 75       | 75       | 87       | 83       | 50       | 92   | 96   | 98   | 83   | 44   |
| 2015-16 | 82       | 79       | 85       | 79       | 82       | 88       | 98   | 99   | 88   | 93   | 98   |
| 2016-17 | 79       | 71       | 75       | 77       | 98       | 80       | 91   | 99   | 71   | 89   | 98   |
| 2017-18 | 82       | 80       | 90       | 88       | 77       | 87       | 100  | 82   | 100  | 90   | 87   |
| 2018-19 | 37       | 94       | 96       | 86       | 93       | 94       | 43   | 79   | 99   | 100  | 98   |

**Annexure-XXIX**  
(Referred to in Para No.13.2.7.3(i)(b))

**Statement showing time taken for planned outages/ shutdown of Boilers and TGs for the years 2014-15 to 2018-19**

| Item            | 2014-15 |    |    | 2015-16 |    |    | 2016-17 |    |    | 2017-18 |    |    | 2018-19 |     |            | Total No. of excess days |
|-----------------|---------|----|----|---------|----|----|---------|----|----|---------|----|----|---------|-----|------------|--------------------------|
|                 | A       | B  | C  | A       | B  | C  | A       | B  | C  | A       | B  | C  | A       | B   | C          |                          |
| <b>Boiler 1</b> | 35      | 64 | 29 | 35      | 57 | 22 | 35      | 53 | 18 | 35      | 56 | 21 | 35      | 281 | <b>246</b> | 336                      |
| <b>Boiler 2</b> | 35      | 53 | 18 | 35      | 69 | 34 | 35      | 62 | 27 | 35      | 64 | 29 | -       | -   | -          | 108                      |
| <b>Boiler 3</b> | 35      | 86 | 51 | 35      | 60 | 25 | 35      | 43 | 8  | 35      | 42 | 7  | -       | -   | -          | 91                       |
| <b>Boiler 4</b> | 35      | 78 | 43 | 35      | 73 | 38 | 35      | 61 | 26 | -       | -  | -  | 35      | 72  | 37         | 144                      |
| <b>Boiler 5</b> | 35      | 46 | 11 | 35      | 66 | 31 | -       | -  | -  | 35      | 60 | 25 | 35      | 23  | -          | 67                       |
| <b>Boiler 6</b> | -       | -  | -  | 35      | 65 | 30 | 35      | 42 | 7  | 35      | 39 | 4  | -       | -   | -          | 41                       |
| <b>Total</b>    |         |    |    |         |    |    |         |    |    |         |    |    |         |     | <b>787</b> |                          |
| <b>TG-1</b>     | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -  | -  | 40      | 179 | 139        | <b>139</b>               |
| <b>TG-2</b>     | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -  | -  | 40      | 65  | 25         | <b>25</b>                |
| <b>TG-3</b>     | -       | -  | -  | -       | -  | -  | 40      | 83 | 43 | -       | -  | -  | -       | -   | -          | <b>43</b>                |
| <b>TG-4</b>     | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -   | -          | -                        |
| <b>TG-5</b>     | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -  | -  | -       | -   | -          | -                        |
| <b>Total</b>    |         |    |    |         |    |    |         |    |    |         |    |    |         |     | <b>207</b> |                          |

*A – Planned no. of days; B – Actual no. of days taken; C – Excess no. of days taken*

## Annexure-XXX

(Referred to in Para No.13.3.2)

## Details of Captive mines, mining lease, type of mineral, area, reserve, date of lease granted, lease validity, Grant of FC&amp;EC and Status of operations

| Serial No.      | Name of the Mine        | Name/No. of the mining lease | Type of Mineral | Area (in ha.) | Reserve (MT)   | Date of Lease granted | Lease Valid up to    | Latest FC Stage-II granted | Latest EC granted | Status (Working/Not working) |
|-----------------|-------------------------|------------------------------|-----------------|---------------|----------------|-----------------------|----------------------|----------------------------|-------------------|------------------------------|
| 1               | 2                       | 3                            | 4               | 5             | 6              | 7                     | 8                    | 9                          | 10                | 11                           |
| <b>Iron Ore</b> |                         |                              |                 |               |                |                       |                      |                            |                   |                              |
| 1               | Barsu and Talidih mines | ML-130                       | Iron Ore        | 2486.38       | 359.58         | 01.06.1960            | 05.01.1930           | 06.03.2013                 | 30.03.2016        | Working                      |
| 2               |                         | ML - 162                     | Non-mineralised | 77.94         | Infrastructure | 29.04.1960            | 28.04.2030           | 23.10.2017                 | 30.03.2016        | Working                      |
| 3               | Kalta Iron Mines        | ML-139                       | Iron ore        | 25.98         | 0.219          | 17.01.1975            | 16.01.2025           | N.A.                       | N.A.              | Not Working                  |
| 4               |                         | ML-227                       | Iron ore        | 3.34          |                | 18.01.1984            | 17.01.2004 (Expired) | N.A.                       | N.A.              | Not Working                  |
| 5               | Gua Ore Mines           | Duarguiburu                  | Iron Ore        | 1443.76       | 183.12         | 21.02.1949            | 21.02.2039           | 22.08.2014                 | 25.03.2013        | Working                      |
| 6               |                         | Jhillingburu-I               | Fe & Mn Ore     | 210.56        | 1.74           | 25.03.1953            | 24/04/2033           | Awaited                    | Awaited           | Not Working                  |
| 7               |                         | Jhillingburu-II              | Fe & Mn Ore     | 30.54         | 0.95           | 12.05.1950            | 05.05.2029           | Awaited                    | 10.12.2018        | Not Working                  |
| 8               |                         | Topailore                    | Iron Ore        | 14.16         | 6.58           | 09.03.1970            | 05.05.2029           | Awaited                    | 17.08.2015        | Not Working                  |
| 9               | Manoharapur             | Ajitaburu                    | Iron Ore        | 323.89        | 381.54         | 07.12.1947            | 04.12.2026           | NA                         | 31.03.2011        | Not Working                  |
| 10              |                         | 1Dhobil                      | Iron Ore        | 513.04        | 217.03         | 08.03.1948            | 07.03.2038           | 21.10.98                   | 24.01.2012        | Working                      |
| 11              |                         | SukriLuturburu               | Iron Ore        | 609.55        | 54.02          | 25.03.1949            | 11.03.2028           | NA                         | 10.06.2013        | Not Working                  |

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|-------------|--------------|--------------------|-------------|---------|----------------|------------|--|------------|------------|-------------|
| 12          |              | McLellan-Budhaburu | Iron Ore    | 823.62  | 930.07         | 08.12.1945 | 08.11.2024                             | NA         | 23.03.2011 | Not Working |
| 13          |              | Ankua              | Iron Ore    | 67.18   | NA             | 14.06.1982 | 08.06.2031                             | NA         | NA         | Not Working |
| 14          |              | Tati Buru          | Iron Ore    | 38.85   | NA             | 01.09.1949 | 23.08.2028                             | NA         | NA         | Not Working |
| 15          | KIOM/ MIOM   | Lease-1            | Iron Ore    | 1936.04 | 39.34          | 28.03.1960 | 27.03.2030                             | 26.11.2014 | 23.09.2014 | Working     |
| 16          |              | Lease-2            | Iron Ore    | 879.44  | Infrastructure | 06.02.1973 | 27.03.2030                             | 11.04.2005 | 23.09.2014 | Working     |
| 17          |              | Lease-3            | Iron Ore    | 82.00   | Infrastructure | 01.10.1973 | 27.03.2030                             | 11.04.2005 | 23.09.2014 | Working     |
| 18          |              | Horomotto          | Iron Ore    | 1052.00 |                | 01.01.1970 | 10.02.1988<br>(Expired)                | No Fc      | No EC      | Not Working |
| 19          | BOM          | 5.10 Sq. Mile      | Iron        | 1321.45 | 241.35         | 11.04.1960 | 09.04.2030                             | 12.11.2014 | 21.12.2012 | Working     |
| 20          |              | 6.60 Sq. Mile      | Fe & Mn Ore | 1786.74 | 1.352          | 14.11.1962 | 13.11.2022                             | NA         | 21.12.2012 | Working     |
| 21          | Dalli Manual | Dalli Forest Range | Iron ore    | 100.00  | 1.26           | 27.08.1963 | 26.08.2023                             | 06.04.2004 | Pending    | Working     |
| 22          | Rowghat      | Rowghat            | Iron ore    | 2028.78 | 511            | 15.09.2009 | 22.09.2029                             | 03.08.2009 | 04.06.2009 | Not Working |
| 23          | Kalwar       | KalwarNagur        | Iron Ore    | 938.06  | 7.22           | 01.04.1975 | 31.03.2025                             | 07.01.2008 | Pending    | Not Working |
| 24          | Rajhara      | Pandridalli        | Iron ore    | 220.42  | 39.11          | 01.06.1958 | 27.04.2023                             | 06.04.2004 | Pending    | Working     |
| 25          | DalliMech    | Rajhara            | Iron ore    | 29.25   | 719.6          | 01.06.1958 | 31.05.2023                             | 06.04.2004 | 30.09.2013 | Working     |
| 26          | Mahamaya     | Mahamaya           | Iron ore    | 1522.67 | 16.46          | 04.11.1971 | 03.11.2021                             | 07.08.2015 | 26.03.2015 | Not Working |
| <b>Flux</b> |              |                    |             |         |                |            |  |            |            |             |
| 27          | BIM          | ML - 232           | Bauxite     | 117.44  | 0.43           | 18.08.1969 | 07.04.2016<br>(Expired<br>w.e.f. 1985) | NA         | NA         | Not Working |

|             |              |                |                      |        |        |            |            |                         |            |             |
|-------------|--------------|----------------|----------------------|--------|--------|------------|------------|-------------------------|------------|-------------|
| 28          | PL DQ        | PLDQ           | Limestone & Dolomite | 230.53 | 24.62  | 06.01.1960 | 05.01.2020 | No forest land involved | NA         | Not Working |
| 29          | Bhadigund    | ML No:2660     | Limestone            | 40.12  | 10.167 | 01/04/1963 | 31.03.2023 | Not granted             | 13.04.2011 | Not Working |
| 30          | Kenchapura   | ML No:2307     | Dunite               | 4.45   | 0.12   | 19.05.2001 | 18/05/2021 | No forest land involved | 01.08.2011 | Not Working |
| 31          | Kuteshwar    | Right Bank     | Limestone Dolomite   | 944.89 | 88.161 | 10.06.1971 | 11.03.2033 | No forest land involved | 02.09.2015 | Working     |
| 32          |              | Left Bank      |                      | 91.14  | 0.488  | 15.05.1982 | 17.01.2033 | No forest land involved | 17.08.2015 | Working     |
| 33          | Tulsidamar   | Tulsidamar     | Dolomite             | 118.72 | 118.72 | 30.10.1969 | 31.03.2020 | Not granted             | 24.03.2015 | Working     |
| 34          | Bhawanathpur | Ghagra         | Limestone            | 675.46 | 3.74   | 23.10.1972 | 31.03.2020 | Not granted             | NA         | Not Working |
| 35          |              | Gorgaon        | Limestone            | 228.46 | 2.16   | 23.10.1972 | 31.03.2020 | Not granted             | NA         | Not Working |
| 36          |              | Saraiya        | Limestone            | 275.00 | 1.51   | 31.03.1966 | 31.03.2020 | Not granted             | NA         | Not Working |
| 37          | Baraduar     | Baraduar       | Dolomite             | 407.41 | 121.27 | 26.12.1970 | Deemed     | Not granted             | 02.09.2015 | Not Working |
| 38          | Nandini      | Nandini        | Limestone            | 526.34 | 101.43 | 01.01.1959 | 31.12.2028 | Not required            | Pending    | Working     |
| 39          | Hirri        | Pendidih       | Dolomite             | 128.77 | 12.7   | 06.05.1959 | 05.05.2019 | Not required            | 05.02.2009 | Working     |
| <b>Coal</b> |              |                |                      |        |        |            |            |                         |            |             |
| 40          | Chasnala     | Chasnala 165   | Coal                 | 348.18 | 10.2   | 27.04.1938 | 27.04.2688 | NA                      | NA         | Working     |
| 41          |              | Het Kandra 167 | Coal                 | 81.38  |        |            |            |                         |            |             |

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|----|-----------|----------------|------|--------|--------|------------|------------|----|------------|-------------|
| 42 | Jitpur    | Jitpur (108)   | Coal | 163.69 | 19.33  | 28.05.1902 | 28.05.2893 | NA | NA         | Working     |
| 43 |           | Noonudih (109) |      |        |        | 22.05.1901 | 22.05.2892 | NA | NA         | Working     |
| 44 | Tasra     | Tasra          | Coal | 450.00 | 251.9  | 10.06.2002 | Expired    | NA | 13/10/2009 | Not Working |
| 45 | Ramnagore | ML-1035        | Coal | 212.87 | 27.998 | 17.03.2008 | 16.03.2907 | NA | NA         | Working     |
| 46 |           | ML-2586        | Coal | 731.27 |        | 17.04.1890 | 16.04.2889 | NA | NA         | Working     |
| 47 |           | ML-9094        | Coal | 204.38 |        | 12.04.1984 | 11.04.2024 | NA | NA         | Working     |