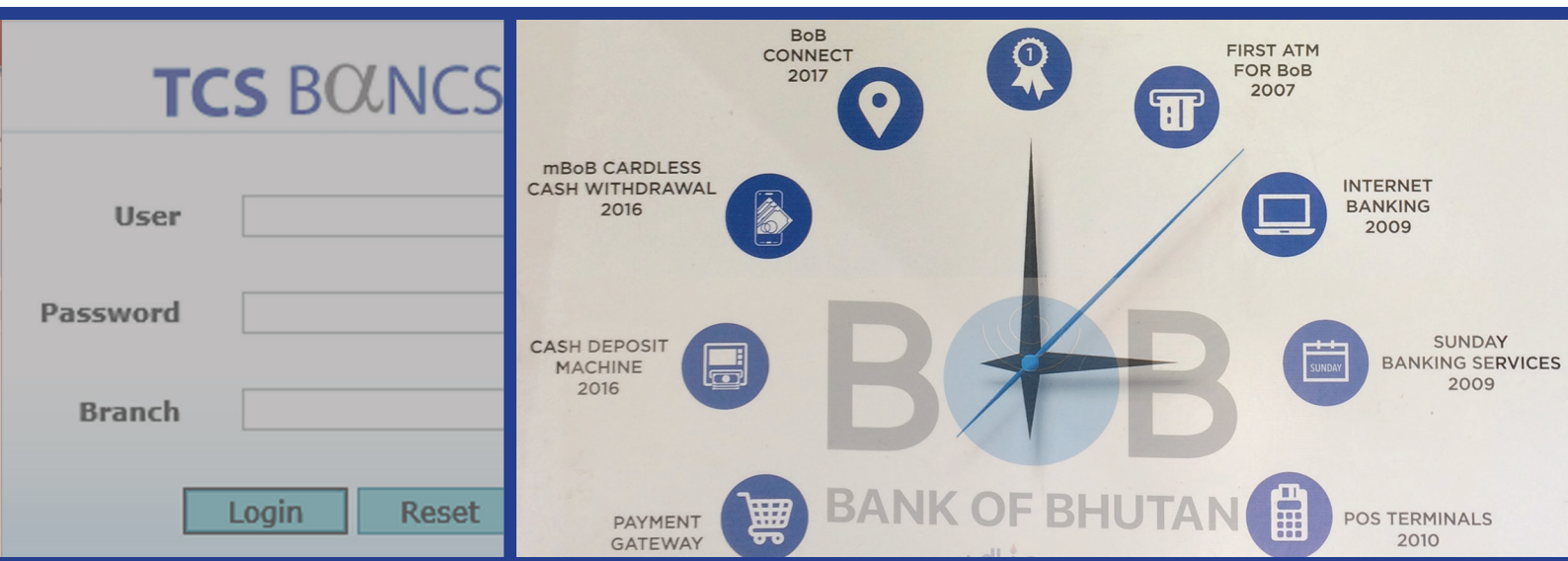


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IT AUDIT REPORT ON CORE BANKING SOLUTION (TCS-BANCS) IN BANK OF BHUTAN LIMITED



November 2017



**IT AUDIT REPORT ON
CORE BANKING SOLUTION (TCS BaNCS)
IN BANK OF BHUTAN LTD.**

November 2017

DISCLAIMER NOTE

The audit was conducted in accordance with the Performance Audit Guidelines and relevant ISSAIs. The review was confined to documents and data obtained from Bank of Bhutan Ltd. The audit was based on the audit objectives and criteria determined in the audit plan and program prepared by the RAA and the findings are based on the information and documents made available by the audited agencies.

This is also to certify that the auditors during the audit had neither yielded to pressure, nor dispensed any favour or resorted to any unethical means that would be considered as violation of the Royal Audit Authority's Oath of Good Conduct, Ethics and Secrecy.



ཀྲུང་གཞི་རྒྱུ་ཕྱི་སྒྲིབ་དབང་འཛིན།
ROYAL AUDIT AUTHORITY
Bhutan Integrity House

Reporting on Economy, Efficiency & Effectiveness in the use of Public Resources



RAA/DPCA/TAD/2017-2018/3130

09th November 2017

The Chief Executive Officer
Bank of Bhutan Limited
Thimphu

Subject: Audit Report on IT Audit of Core Banking Solution (TCS-BaNCs)

Sir,

Enclosed herewith please find a copy of the report on the **IT Audit of Core Banking Solution (TCS BaNCs)**. The audit was conducted in line with the mandates of the Royal Audit Authority as enshrined in the Constitution of Kingdom of Bhutan and Audit Act of Bhutan 2006, and following the auditing procedures outlined in the Performance Audit Guidelines 2011. The overall objective of the audit was to ascertain whether Core Banking Solution (TCS BaNCs) meets the business objectives of BoBL with efficient institution of IT controls and focused on processes surrounding the system.

This report has been prepared based on the review of available documents, analysis of data, and discussions with relevant officials of the BoBL. The report contains positive initiatives, as well as shortcomings and deficiencies observed by the RAA.

The draft audit report was issued on 13th September 2017 to the management for factual confirmation, comments and feedbacks. The responses received from the management have been incorporated and appended as **"Appendix I"**. The audit exit meeting was conducted on 13th October 2017 to further discuss and clarify on the management responses. The report also contains a set of recommendations, which are intended to help BoBL in addressing the shortcomings and deficiencies.

In line with the directives of the Parliament, the RAA has instituted a system to fix accountability on the officials responsible to implement recommendations provided in the Performance Audit Reports. Therefore, we would request the BoBL to submit duly completed and signed Accountability Statement (attached) to the RAA for implementation of each recommendation. **In the event of non-submission of the Accountability Statement, the RAA shall fix the responsibility for implementation of the recommendations on the Head of the agency.** The RAA will follow up implementation of recommendations based on the Accountability Statement and failure to comply will result in taking appropriate actions.

"Every individual must strive to be principled. And individuals in positions of responsibility must even strive harder"

P.O. Box: 191, Kawajangsa, Thimphu : Bhutan. Tel: 322111 / 322833, Fax: 323491. Website: www.bhutanaudit.gov.bt
email: info@bhutanaudit.gov.bt and tkezang@bhutanaudit.gov.bt

Therefore, the RAA would appreciate receiving an Action Plan for implementation of audit recommendations with definite timeframe on or before 31th January 2018 along with the signed Accountability Statement.

Lastly, we would like to acknowledge the co-operation and assistance extended to the auditors by the officials of BOBL during the audit.

Yours sincerely,


(Tshering Kezang)

Auditor General of Bhutan

Copy to:

1. Hon'ble Lyonchhen, Royal Government of Bhutan, Thimphu;
2. Hon'ble Gyalpoi Zimpon, Office of Gyalpoi Zimpon, Thimphu;
3. Hon'ble Speaker, Gyalyong Tshokhang, Thimphu;
4. Hon'ble Chairperson, National Council of Bhutan, Thimphu;
5. Hon'ble Opposition Leader, Gyalyong Tshokhang, Thimphu;
6. Hon'ble Chairperson, Public Accounts Committee, Gyalyong Tshokhang, Thimphu
(enclosed five copies);
7. Chief Information Officer, Bank of Bhutan Limited, Thimphu; and
8. ✓ Office copy.

"Every individual must strive to be principled. And individuals in positions of responsibility must even strive harder"

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email: info@bhutanaudit.gov.bt and tkezang@bhutanaudit.gov.bt

ACCOUNTABILITY STATEMENT

IT AUDIT ON CORE BANKING SOLUTION (CBS) IN BANK OF BHUTAN LIMITED

No.	Recommendations	Personal Accountability		Supervisory Accountability	
		Name & Desig.	EID No.	Name & Desig.	EID No.
4.1	BoBL must develop and implement comprehensive long term policies and guidelines on system access management in addition to existing BoBL's User Access Management Policy to ensure that business justified access is granted to users at all times.				
4.2	BoBL must develop and implement long term action plans related to BCP, DRP and security awareness to ensure that BCP and DRP are effectively implemented during and after a disaster.				
4.3	Adequate physical access controls should be instituted for DC and DR site in line with BoBL's DC Physical Security Policy.				
4.4	BoBL must tighten the internal control related to international transfers by incorporating the controls in the CBS and institute proper accountability process for such lapses.				
4.5	BoBL must formulate and implement policy statement on related party transactions in line with RMA's Prudential Regulations, and it should be captured in CBS.				

(s/d)

Chief Executive Officer
Bank of Bhutan Limited

TITLE SHEET

a)	Title of the Report	:	IT Audit Report on Core Banking Solution
b)	Audit Identification Number	:	14820
c)	Audited Entities	:	Bank of Bhutan Ltd.
d)	Schedule of Audit	:	April 10, 2017 to June 30, 2017
e)	Audit Team	:	Sonam Delma, Dy. Chief ICT Officer, Team Leader Kinley Tshering, Sr. Audit Officer, Team Member; Tshering Wangchuk, Sr. ICT Officer, Team Member
f)	Supervising Officer	:	Sonam Wangmo, Offgt.Assistant Auditor General, Thematic Audit Diviison
g)	Head of Department	:	Chimi Dorji, Deputy Auditor General, Department of Performance & Commercial Audit

LIST OF ACRONYMS

AMC	Annual Maintenance Contract
ATM	Automated Teller Machine
BCP	Business Continuity Plan
BoBL	Bank of Bhutan Ltd.
CASA	Current Account & Savings Account
CBS	Core Banking Solution
DC	Data Centre
DR site	Disaster Recovery site
DRP	Disaster Recovery Plan
FD	Fixed Deposit
GL	General Ledger
IT	Information Technology
KYC	Know Your Customer
NOSTRO	A bank account held by a BOBL with a foreign bank, usually in the currency of that country.
OD	Overdraft Account
POS	Point of Sales
RAA	Royal Audit Authority
RD	Recurring Deposit
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TCS	Tata Consultancy Services

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EXECUTIVE SUMMARY

About the Audit

Considering the benefits of IT in business operations in providing secure, reliable and efficient value-added services to customers and to automate its banking processes, the BoBL has made huge investments in IT solutions and infrastructures and has procured off-the-shelf Core Banking Solution (CBS) which was implemented since April 2016.

The Royal Audit Authority (RAA) carried out the IT Audit of Core Banking Solution (TCS BaNCS) of the Bank of Bhutan Ltd (BoBL) in line with the mandate bestowed by the Constitution of the Kingdom of Bhutan and Audit Act of Bhutan 2006.

The primary objective of the audit was to ascertain whether TCS BaNCS meets the business objectives of BoBL with efficient institution of IT controls and focused on the business processes surrounding the system for the period 1 April 2016 – 31 March 2017.

A five-step method was used for this audit which included planning, risk assessment, evaluation of internal controls, audit testing and conclusion & reporting.

This audit report discusses both achievements brought in by the implementation of new CBS TCS BaNCS and shortcomings it suffered. The report also contains recommendations targeted to improve and enhance CBS and its services.

Positive initiatives or achievements

In order to further improve the services, the Bank has changed its Core Banking Solution (CBS) from Oracle FLEXCUBE to TCS BaNCS in partnership with Tata Consultancy Services (TCS), which was implemented on 1st April 2016. With change in CBS, the BoBL was able to introduce new and innovative products quickly reducing time-to-market while launching new products and services.

One important aspect of change in system is data migration and RAA's review and analysis also showed that the Bank had followed requisite procedures and data migration was correctly carried out.

Modern banking is also about connecting people to their money more quickly, accurately and efficiently. To this end, BoBL has improved and increased the functionalities in the Mobile Banking or M-BoB app, ATMs, B-Wallet, Internet Banking bringing more enhanced convenience to the customers.

Deficiencies and shortcomings

Apart from positive developments and initiatives, the RAA also observed deficiencies and shortcomings, which need further improvement. The shortcomings are briefly discussed below:

1. With regard to access control management for TCS BaNCS, inappropriate access rights was granted to the users besides lack of comprehensive policies and guidelines on access management;
2. As on 31st March 2017 there were several cases of different types of loans where loan terms and limit defined by RMA were not compliant in TCS system;
3. Transaction details in Current Account & Savings Account (CASA) had instances of negative account balances;
4. Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) documents were not updated even after adoption and implementation of TCS BaNCS and no long term implementation strategies and/or action plans exist related to BCP, DRP and security awareness;
5. Both Data Centre (DR) and Data Recovery (DR) sites are exposed to risk of unauthorized physical access due to lack of adequate physical access controls;
6. Awarding Annual Maintenance Contract (AMC) amounting to Nu. 5,291,709.00 per annum for 166 bug-fixes which converts to Nu. 31,877.77 per unit of bug fixing for minor maintenance without negotiating for longer warranty period was not prudent and thus uneconomical;
7. There was erroneous deduction of annual fees for International and Domestic Add-on Credit Cards resulting into excess collection of annual fees amounting to Nu. 15,400.00 during the period (01/04/2016 to 15/07/2017) which was recognized as income by the Bank;
8. Failure on part of incumbent officials to exercise due diligence coupled with laxity in internal control had resulted in siphoning-off of Nu.16.506 million causing financial loss and unnecessary hassle to both the bank and the customer, and
9. BoBL does not have Policy Statement to deal with the related-party transactions despite requirement by RMA's Prudential Regulations for all financial institutions on such transactions and it is also not addressed by new CBS (TCS BaNCS).

Recommendations

Based on issues pointed in the audit findings, the RAA has provided five recommendations which are detailed in **Chapter 3** of this report and a brief summary of each recommendation is presented below:

- I. BoBL must develop and implement comprehensive long term policies and guidelines on system access management in addition to existing BoBL's User Access Management Policy to ensure that business justified access is granted to users at all times.

- II. BoBL must develop and implement long term action plans related to BCP, DRP and security awareness to ensure that BCP and DRP are effectively implemented during and after a disaster.
- III. Adequate physical access controls should be instituted for DC and DR site in line with BoBL's DC Physical Security Policy
- IV. BoBL must tighten the internal control related to international transfers by incorporating the controls in the CBS and institute proper accountability process for such lapses.
- V. BoBL must formulate and implement policy statement on related party transactions in line with RMA's Prudential Regulations, and it should be captured in CBS

Conclusion

The new CBS TCS BaNCS has enabled BoBL to introduce new and innovative products quickly reducing time-to-market while launching new products and services.

While some noteworthy positive changes were brought in by implementation of TCS BaNCS, the RAA while conducting the audit observed several lapses pertaining to input, validation and access controls, however, most of them were corrected after the issue of draft report.

Based on the shortcomings in the report, five recommendations are made to enhance controls and related aspects in the bank's CBS - TCS BaNCS. The recommendations are intended to enhance controls and related aspects of TCS BaNCS in order to meet the business objectives through efficient application of technology.

CHAPTER 1: ABOUT THE AUDIT

1.1 Mandate

The RAA conducted the IT audit of Core Banking Solution (CBS) in Bank of Bhutan Ltd. as per the mandate enshrined in the Constitution of the Kingdom of Bhutan and Audit Act of Bhutan 2006 as below:

- a. Article 25 (1) of the Constitution of the Kingdom of Bhutan and Section 3 of the Audit Act of Bhutan 2006 provide, "There shall be a Royal Audit Authority to audit and report on the economy, efficiency, and effectiveness in the use of public resources";
- b. Section 38 (b) of the Audit Act of Bhutan 2006, under the 'functions of the RAA' states that the Authority shall, "Conduct Performance Audit to ascertain and report on the economy, efficiency and effectiveness of the operations of agencies audited"; and
- c. Section 38 (a) of the Audit Act of Bhutan 2006 stipulates that the RAA shall, "carry out financial, propriety, compliance, special audits and other form of audits that the Auditor General may consider significant and necessary."

1.2 Audit Objectives

The audit was carried out with the following objectives:

1. To ascertain whether change management process was followed and migration from Flexcube to TCS BaNCS was accurately carried out;
2. To ascertain whether adequate security controls are put in place to safeguard the Bank's information asset from unauthorized use, disclosure, modification, or damage/loss;
3. To ascertain the adequacy and effectiveness of general and application controls;
4. To assess whether TCS BaNCS meets the requirements of the Bank as well as business objectives and strategies, and
5. To ascertain whether TCS BaNCS is compliant to rules, regulations, guidelines, and standards.

1.3 Audit scope and limitations

The audit focused on the Core Banking Solution i.e. TCS BaNCS used by Bank of Bhutan Ltd. and business processes surrounding the system. Further, the audit also covered general and application controls related to the system including operations, security, business continuity & disaster recovery, compliance to laws and regulations, and third

party involvement. RAA reviewed the data made available for the period from 01/04/2016 to 31/03/2017.

Not having direct access to the live or production database has impeded the audit in getting current data. As such, the audit findings and opinions expressed in this report are limited only to those records and information made available to the RAA.

1.4 Audit Methodology

A five-step audit methodology (Planning, risk assessment, internal controls evaluation, audit testing and conclusion & reporting) was applied by the audit team that helped to quickly understand the auditee entity's business and deliver results. The audit methodology is underpinned by established processes and targeted audit efforts on those areas that represented the greatest risk. Five-step audit process are described below.

Planning

Here, the audit team worked to understand entity's operations, internal controls and information systems through:

- ✓ documentary review of policies, regulations, procedures, and guidelines governing Financial Institutions during the planning phase. The audit team also reviewed system documents, user manuals, and any other document related to CBS.
- ✓ the management of BoBL also made presentation on CBS to the audit team so as to obtain better understanding of the system.
- ✓ several Discussions with relevant officials or project team involved in the implementation of the CBS were held.
- ✓ the audit team also made a walk-through of the system where necessary to observe and understand the procedures or activities performed in CBS.

Risk assessment

Next, the audit team used this knowledge to assess risk – particularly in business-critical areas to identify issues early to allow time for thorough investigation and proper conclusion.

Internal controls evaluation

Robust internal controls are the key to a more stable organization. Where possible the audit team tested internal controls, and suggest improvements.

Result of above exercises is an audit plan or audit strategy that was structured around the auditee's business operations encompassing audit objectives, audit criteria and audit procedures.

Audit testing

The audit team used a data extraction and analysis tool, IDEA. This allowed audit team to analyse data for testing completeness, accuracy, and integrity of CBS data. Using IDEA, the audit team could assess data quickly, save time and reduce audit costs.

The audit team also visited the Disaster Recovery (DR) site collocated at BPC building in Thimphu and Data Centre (DC) located in Phuentsholing to see the physical and environmental security controls implemented at these sites.

Conclusion and reporting

In this step, additional checks were applied to ensure the accuracy of our work and then drafted audit findings and recommendations which are incorporated in the final report.

CHAPTER 2: INTRODUCTION

2.1. Background

Information Technology (IT) has become an indispensable tool for every business organization regardless of their sizes so as to have competitive advantage in the market as well as in achieving business goals and targets. Business organizations adopt IT as an enabler to improve efficiency and effectiveness of their core business operations. IT further provides opportunities for organizations to innovate and re-engineer their business processes.

Thus, understanding the importance of using IT in the business operations and to be at par with its competitors, the Bank of Bhutan Ltd. (BoBL) also adopted and made huge investments in IT solutions as well as setting up IT infrastructure.

In the process, BoBL procured and implemented off-the-shelf Core Banking Solution (CBS) to meet customers' expectations, competitive pressures, automate banking processes and also to provide value-added services to their customers. The primary objective of the audit was to ascertain whether TCS BaNCS meets the business objectives of BoBL with efficient institution of IT controls.

2.2. Bank of Bhutan Limited

The BoBL is the oldest bank in the country established in 1968. It acted as the Central Bank of Bhutan till the establishment of the Royal Monetary Authority of Bhutan in 1982. It was registered under the Companies Act of the Kingdom of Bhutan, 2000. It was established as a public sector commercial bank and continued to perform as the country's only banking institution until 1997. With the establishment of the Druk Holding Investments Limited (DHI) in 2007, the control over the public sectors company including Bank of Bhutan was taken over by DHI, which until then, was held by the Ministry of Finance.

Currently, BoBL has a total branch network of 46 branch offices including extension offices and 95 ATMS spread across the country. Banking operations were automated through adoption of core banking solution in 2009. The Bank now provides a wide range of financial products & services. The main products are deposits, loans, trade finance and money market. In addition, the following services are offered by the Bank:

1. Internet Banking;
2. SMS Banking;
3. Point of Sale (POS) Machines;
4. Automated Teller Machines (ATMs);
5. B-Wallet;
6. Mobile banking;

7. Foreign Exchange;
8. Credit/Debit cards; and
9. E-payment gateway services.

2.3. Core Banking Solution (CBS) in BoBL

All banking operations in BoBL were done manually until an in-house team, with the support from Asian Technologies (an Indian Firm based in Hyderabad), had developed a software package called “Druk Banker” in 1997. Since the software was standalone, the service of anytime-anywhere banking was not possible in the software. In order to provide integrated and value-added online services to the customers, the Bank introduced Core Banking Solution - Flexcube in the year 2009. With this system, the Bank started ATMs, internet and mobile banking.

CBS is a system that provides enhanced core banking facilities through a network of interconnected branches enabling customers to avail services from any of the branches. CBS has a centralized database but origination of transactions is distributed. CBS has the following mandatory and optional modules:

Mandatory Modules-

1. Customer Maintenance;
2. Deposit Accounts, Loans;
3. Reports & Queries;
4. Clearing, Collections, and Remittances;
5. Trade Finance; and
6. General Ledger.

Optional Modules-

1. Safe Deposits, Lockers;
2. Inventory;
3. ATM Network; and
4. Telebanking, Internet Banking, Mobile Banking

2.4. TCS BaNCS

Flexcube CBS had limitations, which hindered efficient delivery of services to the customers. The limitations are listed below:

1. Flexcube CBS is dependent on Windows XP, which is an obsolete software and also the support for the software was discontinued in 2014;
2. Problem with Recurring Deposits premature closing- BoBL has to maintain one Excel template to arrive at the interest component and all entries have to be passed manually;
3. Bank guarantee charges are computed manually whenever the system takes wrong number of days and entries have to be passed manually;

4. Letter of Credits are not recorded in the system;
5. SWIFT STP is not available and implementation of this feature was expensive;
6. Limitations to implement Shared Services Concept in terms of centralized transactions. All transactions have to be routed by visiting different branches through the system, which is time consuming;
7. The CASA accounts going into negative balances;
8. Under Loan Module, the closed Consumer Lending accounts emerged with either credit or debit balances. This problem started from 2009 and Oracle, who is supplier of Flexcube, could not resolve, and
9. Upgrade negotiation with Oracle failed.

Due to these limitations of Flexcube, the Bank decided to upgrade CBS and accordingly implemented TCS BaNCS from 1st April 2016 to further enhance banking services through 'Big Bang' implementation strategy. TCS BaNCS is a banking solution provided by Tata Consultancy Services Ltd. and the overall cost incurred in the implementation of TCS BaNCS is Nu. 179.70 million.

TCS BaNCS helps banks to develop a customer-centric business model, simplify operations, enable innovation and manage risk and compliance effectively. It comprises of loans, deposits, wealth management, digital channels and also risk and compliance components. It has been recognized for its broad and deep functionality, flexibility, viability and operational performance. Since TCS Financial Solutions deliver state-of-the-art software solutions for the banking, insurance and capital markets industries worldwide, TCS has global customer base of more than 280 institutions operating in over 80 countries.

TCS BaNCS for Core Banking is built on modern, flexible, component based architecture, and integrates deposits and loans on a single system. With TCS BaNCS, banks can benefit from:

- **Scalability** – The solution has successfully been benchmarked to handle 1 billion deposit and loan accounts with peak throughput of over 17,000 TPS.
- **Agility** – It can be deployed as is or in combination with any of TCS BaNCS or third-party front, middle, or back-end applications, delivering increased agility to a bank's business operations.
- **Integration** – Designed on Java, TCS BaNCS is built with the SOA-based architecture where all the business operations are available as services for external consumption. TCS BaNCS also has an integration layer which handles all aspects of integration including routing, transformation and validation.

CHAPTER 3: AUDIT FINDINGS

This chapter is divided into two parts. **Part 3.1** highlights the achievements and positive findings as a result of implementing TCS BaNCS and **Part 3.2** discusses deficiencies and shortcomings noted by the Royal Audit Authority.

3.1. Achievements and Positive Findings

Some of the notable achievements brought in with the implementation of Core Banking Solution (CBS) TCS BaNCS are summarized below:

- i. During the data migration from old system FLexcube to new system TCS BaNCS the Bank had followed requisite procedures and data migration was correctly carried out. The internal auditor had also carried post-migration audit prior to operationalization of new system;
- ii. BoBL has developed Information Security Policy covering all important domains of security in 2010;
- iii. With the adoption of TCS BaNCS as new CBS, failure rates in transactions initiated through ATMs, B-Wallet, M-BoB, Internet Banking, etc. has reduced and thereby banking services are improved;
- iv. Additional banking services such as auto reconciliation of banking transactions (NOSTRO), trade finance, straight-through-processing of SWIFT, automation of processes, etc. were automated in the new CBS which helped the bank to provide these services more reliably and efficiently;
- v. The new system is capable of capturing more customer details, thus meeting the Know Your Customers (KYC) norms. The customer's details can be viewed at a glance unlike the old system requiring to open several screens to view the details, and
- vi. The new system is embedded with numerous convenient features such as printing of passbook and fixed deposit certificate, allows advance payment of loans and deposits, supports both fixed and floating interest rates, and enables instant creation of new products which has enhanced the efficiency of banking services.

3.2. Deficiencies and shortcomings

Notwithstanding the positive contributions made after implementing TCS BaNCS, the RAA also noted some deficiencies in the system, which are detailed in this section. The findings were made based on review of available system documents and analysis of data using Computerised Aided Auditing Tools (CAAT) i.e. Integrated Data Extraction and Analysis (IDEA).

3.2.1. Access Control Management

Access controls provide reasonable assurance that data and information files are protected from unauthorized modification, disclosure, loss, or damage. Access controls should ensure that (a) users have only the access needed to perform their duties, (b) access to sensitive information is limited to only those who need to know, and (c) users are restricted from performing incompatible functions or duties beyond their responsibility. The RAA tested the adequacy of access control within TCS BaNCS system and observed the following good practices:

- ☞ Existence of documented access control policy and procedures;
- ☞ The system does not allow the same user ID to be created and enforces uniqueness requirement for user Identifications;
- ☞ There is a practice of mandatory user identification and authentication for all the users of the system;
- ☞ The passwords stored in the database are encoded and the system maintains history on the password used;
- ☞ Mandatory change of password every month;
- ☞ Enforcement of length and complexity of password; and
- ☞ The system does not accept blank password.

Despite the above mentioned good practices, the RAA also noted weaknesses in access control management that might open vulnerability in the system and these weaknesses are detailed as follows:

i. Existence of blank Teller or User Names

Every user of TCS- BaNCS uses Teller_No as user identification and each user of the system is given a unique Teller_No. Teller_No is assigned to individual user and name of the user is tagged along with Teller_No for any transactions or activities initiated by the user. Thus, it is important to assign teller or user name against every Teller_No in order to have proper identification, authentication, authorization, and accountability in the information system.

Further, BoBL's policy on access management requires that "a unique user ID should always be assigned to a new user so that a user can be linked with it and made responsible and accountable for his/ her actions". However, the analysis of users' details revealed 37 instances, where user names were not defined and left blank. The details of the instances are appended in **Annexure - A**.

Accepting blank teller or user name could be due to lack of validation and input controls that ensure mandatory fields not to be blank. Existence of unidentifiable users is not in line

with the BoBL's policy and allowing anonymous or unidentifiable users/tellers would pose difficulties in identifying the user or fixing accountability in case of malicious activities performed in the system.

ii. Users given more access rights than required

Access control should be given generally based on principles of 'Need to know' and 'least privilege' so that users are assigned with privilege just to perform their roles and extra privileges are controlled and restricted. Access control in TCS BaNCS is given based three aspects- user capability, group numbers, and screens/menus. Users of TCS is divided into 32 user types according to their roles and function and these users are grouped into 11 groups as shown in the *Table 2* below. The capability level is the privilege and rights given to users and it ranges from 0 to 16 where 0 is **No Access** and 16 is the highest privilege i.e **Super User**. The capacity level is also explained in *Table 3*.

Sl. No.	User Type	Group No	Capability Level	
1	01:CC AGENT(Contact Center)	1:Group 1	1:CAPABLE 1	1
2	04:ATM CUSTODIAN	1:Group 1	2:CAPABLE 2	
3	11:CRM	1:Group 1	1:CAPABLE 1	
4	15:CREDIT ANALYST	1:Group 1	1:CAPABLE 1	
5	10:AUDITOR	1:Group 1	1:CAPABLE 1	
6	02:CASH TELLER	2:Group 2	2:CAPABLE 2	2
7	03:TELLER	2:Group 2	2:CAPABLE 2	
8	08:SSD TELLER	2:Group 2	2:CAPABLE 2	
9	12:LOAN ASST(Loan Teller)	2:Group 2	2:CAPABLE 2	
10	18:FOREX TELLER	2:Group 2	2:CAPABLE 2	
11	60:HEAD CASHIER	3:Group 3	4:CAPABLE 4	3
12	35:GENERAL OFFICER	3:Group 3	10:CAPABLE 10	
13	13:LOAN OFFICER	3:Group 3	10:CAPABLE 10	
14	16:CREDIT REVIEW ANALYST	3:Group 3	6:CAPABLE 6	
15	19:FOREX OFFICER	3:Group 3	10:CAPABLE 10	
16	24:RECON OFFICER	3:Group 3	6:CAPABLE 6	
17	50:VAULT TELLER	4:Group 4	4:CAPABLE 4	4
18	06:MANAGER	5:Group 5	12:CAPABLE 12	5
19	07:BRANCH MANAGER	5:Group 5	12:CAPABLE 12	
20	09:SSD HEAD(SSD Officer)	5:Group 5	12:CAPABLE 12	
21	14:LOAN INCHARGE(Loan Manager)	5:Group 5	12:CAPABLE 12	
22	25:CFD HEAD(CFD Officer)	5:Group 5	12:CAPABLE 12	
23	17:CARDS OFFICER	6:Group 6	8:CAPABLE 8	6
24	21:REPORTING OFFICER	6:Group 6	8:CAPABLE 8	
25	22:ACCOUNTING ASST	6:Group 6	8:CAPABLE 8	
26	23:RECON ASST	6:Group 6	8:CAPABLE 8	
27	20:TREASURY OFFICER	7:Group 7	8:CAPABLE 8	7
28	27:IT ASST	8:Group 8	8:CAPABLE 8	8
29	28:IT OFFICER	8:Group 8	10:CAPABLE 10	
30	26:HR OFFICER(UCO)	9:Group 9	16:CAPABLE 16	9
31	05:PARAM(CBS Officer)	10:Group 10	16:CAPABLE 16	10
32	99:SUPER USER	11:Group 11	16:CAPABLE 16	11

Table 3: List of records showing user Capability Level and Rights

Capability Level	Rights
0	No Access
2	Enquire
4	Enquire and Print
6	Amend
8	Create
10	Approve
12	Supervisor Control
14	Param
16	Super User

The access control matrix consists of users with a group number and capability assigned to carry out groups of transactions in the system and this is appended in **Annexure - B**. The RAA, while reviewing the access control, compared the access control matrix with the access given in the system and noted an **instance** where a user in Group 2 (*basically teller agents and cashiers*) has been given approving rights i.e. capability level 10, which otherwise should be given to Group 3 (*Approving officers including head cashier*). Moreover, the Group 2 also has creation rights.

Likewise, one user in Group 5 (*Managers*) was granted super user rights i.e. capability level 16 instead of supervisory i.e. capability 12.

Giving more rights than required particularly creation and approving rights together defeats the principle of “least privilege” and at the same time increases the risk of overriding other controls and thus opening room for manipulation and fraud. Moreover, this might impair the confidentiality and integrity of data maintained in TCS BaNCS system.

iii. **Existence of several users assigned with super administrator rights**

In TCS BaNCS, the users in Group 11 have the highest capability of 16 and they are the super users with full administrative or management rights. Since super users have full rights in the system, this access should be restricted to limited number of users in order to minimize the risk of fraud and manipulation in the system and the activities performed by these users should be monitored regularly.

Nonetheless, while reviewing the access controls and users’ rights assigned in the system, the RAA noted that TCS BaNCS has 25 users with super user rights. The list of super users are shown below in *Table 4*.

Table 4: List of users with Super User Capability

TELLER_NO	CAPABLE	GRP_NO	BRCH_NO
2360	16	11	9990
2294	16	11	9990
2210	16	11	9990
1687	16	11	9990
1316	16	11	60
2285	16	11	9990
2123	16	11	10
2347	16	11	20

2266	16	11	9990
1959	16	11	9990
1229	16	11	9990
2038	16	11	9990
1957	16	11	9990
2359	16	11	270
8881	16	11	88888
2036	16	11	9990
1562	16	11	270
2035	16	11	9990
2356	16	11	9990
1377	16	11	9990
1423	16	11	9990
2136	16	11	9990
537691	16	11	10
2165	16	11	9990
2357	16	11	270

Granting more users with full rights defeats the very purpose of instituting access control to limit access only to those for which it is required to carry out their responsibilities and to restrict them from performing incompatible functions beyond their responsibility. Additionally, these users will have right to override controls leading to making unauthorized changes and modifications.

iv. User's status changed from inactive to active

The RAA, upon the review of users of TCS BaNCS, observed instances where users' statuses were changed from inactive to active as highlighted below in Table 5.

Table 5: List of record showing user status (9: Inactive, 0: active)

TELLER ID	DATE CH	TXN NO	MAKER ID	CHECKER ID	OLD STATUS	NEW STATUS	COMMENT1
1799	9/3/2016	9764	2347	0	9	0	Relieving on 04/10/2016
1895	11/3/2016	9764	2357	0	9	0	reactive
1959	4/14/2017	9764	2136	0	9	0	Have not leave the office
2329	8/12/2016	9764	2357	0	9	0	user disabled as per the instruction of Mr. Vijayakumar, CIO
2337	4/14/2017	9764	2136	0	9	0	Voluntary Resignation
2340	9/6/2016	9764	2347	0	9	0	correct
2357	4/24/2017	9764	2266	0	9	0	Joint the Office
2361	6/20/2016	9764	2347	0	9	0	mistake

The system should not allow to reactivate user's status once it is disabled mainly because of risk of carrying out fraudulent activities in the system by disgruntled employees as well as causing damage to the data and disclosing critical information. However, from the Table 5, it is evident that TCS BaNCS allowed 8 users who were deactivated in the system and to reactivate their statuses because of reasons stated above.

The management responded that observations made under Access Control Management have been verified by Information Technology Department (ITD) and necessary remedial action has been taken (Refer Appendix I).

Based on the management responses and supporting documents submitted, the RAA verified the controls related to access management and noted that access configurations were corrected promptly. However, instituting proper long term strategies such as policies and guidelines would further strengthen the controls related to system access.

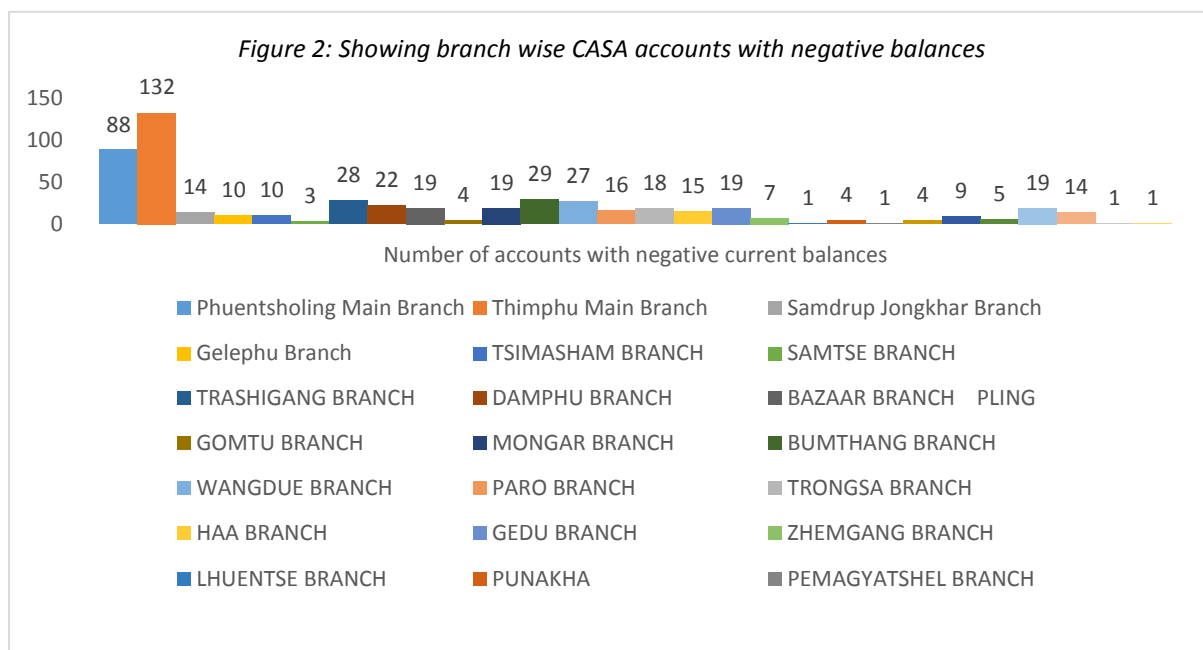
3.2.2. Input Control

Input controls ensure that data entered by users are valid, complete, and reasonable. Input controls are implemented in the form of validation checks to identify and reject erroneous, incomplete, and missing data. Similarly, TCS BaNCS should also institute proper validation checks to ensure data integrity and accuracy.

During the review of input controls, the RAA noted some weaknesses which resulted in the following shortcomings:

i. **Current Account and Savings Accounts (CASA) having negative current balances**

One of the limitations of Flexcube CBS was CASA accounts showing negative balances and this was also one of reasons cited by the Bank for implementing TCS BaNCS. CASA accounts, with exception to OD accounts, should not have negative balances. Nevertheless, the RAA while reviewing the database noted 539 (after removing all OD accounts from the list) cases of CASA accounts having negative balances.



The summary of accounts with negative balances is shown in Figure 2 by branch wise and the detailed is presented in **Annexure - C**.

Having negative balances could be due to weak validation control in the system, which could have an adverse impact on the financial statement of the Bank. It also leads RAA to

construe that a customer can withdraw without having enough balances in his/her account.

The management informed that out of 539 cases 517 accounts were OD accounts and negative balance is allowed, but the rest 22 accounts were those cases migrated from old system and are monitored for recovery. Further, the management said that accounts going into negative were regularized in the new CBS (Refer Appendix I).

Based on the management response, the RAA carried out reconfirmation in the system and noted that 4 accounts still have their current balance negative. Out of 4 cases 2 have provided undertakings to deposit the amount back and there is no action taken on the other 2 cases. It was noted that all the instances pertain to the period of old system.

ii. Loan accounts having negative Interest outstanding

Similarly, the analysis of loan accounts also revealed 963 cases where interest outstanding showed negative values. These cases are presented in **Annexure - D**. The negative values indicate that the customers had paid more than what they are supposed to pay and the Bank owes to the customers.

The management justified that the bank while migrating to new CBS on 1st April 2016 such cases were adjusted against the principal and migrated accordingly, which had resolved the issues and does not exist in the new CBS. Additionally, the instances pointed out by the audit were data from the old system. (Refer Appendix I).

The RAA further checked and reverified data in the system and found that no such instances existed in the system. Therefore, the management response was treated as tenable.

iii. Acceptance of invalid dates

The RAA also checked the validity of dates regarding loan sanction and maturity dates and observed 19 instances of invalid dates wherein sanction dates of loans were recorded as '1899'. Showing such cases in the system indicates weak input validation controls.

PRODUCT_DESCRIPTION	BRANCH_CODE	SANCTION_DATE	MATURITY_DATE
CONSUMER LOAN	120	12/31/1899	9/1/2021
CONSUMER LOAN-FLOATING	260	12/31/1899	2/3/2022
CONSUMER LOAN-FLOATING	60	12/31/1899	4/25/2022
CONSUMER LOAN	280	12/31/1899	8/11/2026
CONSUMER LOAN	110	12/31/1899	4/4/2021
SERV:SET UP OF HOTEL/RESO	20	12/31/1899	1/3/2032
CONSUMER LOAN	170	12/31/1899	4/9/2021
CONSUMER LOAN-FLOATING	60	12/31/1899	11/29/2021
CONSUMER LOAN-FLOATING	40	12/31/1899	2/3/2022
COMR HOUSING - FLOATING	20	12/31/1899	1/5/2037
SOFT LOAN-STAFF INCENTIVE	300	12/31/1899	11/16/2026
EDU-FOR W/O COLLATERAL	20	12/31/1899	3/13/2022
CONSUMER LOAN-FLOATING	100	12/31/1899	12/12/2021

LATD - STAFF INCENTIVE	150	12/31/1899	12/31/2001
FESTIVAL LOAN - TEASER	20	12/31/1899	4/30/2022
CONSUMER LOAN-FLOATING	100	12/31/1899	1/13/2022
TRANSPORT - LIGHT VEHICLE	10	12/31/1899	9/23/2021
CONSUMER LOAN-FLOATING	170	12/31/1899	12/3/2021
HOUSING NON COMM-FLOATING	70	12/31/1899	4/24/2037

lack of adequate validation controls in the system has resulted in showing instances of negative balances, negative interests, and invalid dates. This would ultimately effect the financial statements of the BoBL.

The management responded that instances of loan accounts with dates "12/31/1899" are those accounts just created in the system but not disbursed. They said that the system was designed to take default date and it is automatically updated after the disbursement is made (Refer Appendix I).

3.2.3. Non-incorporation of requirements of RMA Guidelines in the system

The Royal Monetary Authority issued Guidelines on Consumer Loans, Vehicle Loans, and Housing Loans, which came in effect from 1st September 2014. In order to ascertain compliant to the Guidelines or to see whether criteria specified in the guidelines have been incorporated in the TCS BaNCS, the RAA carried out analysis of the loan details as on 31st March 2017 and noted the following cases:

i. Loans exceeding the maximum loan limit in case of Consumer loans

As per the Guideline on Consumer Loans, every individual loan shall have a maximum limit of Nu. 5,00,000.

However, the RAA noted 16 cases of consumer loans where loan amount sanctioned by the Bank after 1st September 2014 had exceeded the maximum ceiling prescribed in the Guideline. These cases are shown in the *Table 6*:

Table 6: List of loans exceeding maximum loan limit				
PRODUCT DESCRIPTION	ACCOUNT NUMBER	BRANCH CODE	SANCTION DATE	AMOUNT FINANCED
CONSUMER LOAN-FLOATING	200228304	00030	16/09/2016	700,000.000
CONSUMER LOAN	100270473	00020	15/09/2014	600,000.000
CONSUMER LOAN-FLOATING	200221932	00180	12/09/2016	960,000.000
CONSUMER LOAN-FLOATING	100270610	00020	17/09/2014	657,000.000
CONSUMER LOAN	100006316	00010	15/11/2014	1,115,221.100
CONSUMER LOAN	100269934	00020	04/09/2014	700,000.000
CONSUMER LOAN	200222233	00180	12/09/2016	760,000.000
CONSUMER LOAN-FLOATING	102932620	00260	08/10/2015	511,400.000
CONSUMER LOAN-FLOATING	102932608	00260	06/10/2015	511,400.000
CONSUMER LOAN-FLOATING	102103240	00140	18/01/2016	600,000.000
CONSUMER LOAN-FLOATING	100270042	00020	04/09/2014	584,000.000
CONSUMER LOAN	102100975	00140	08/09/2014	550,000.000

CONSUMER LOAN-FLOATING	100270291	00020	09/09/2014	700,000.000
CONSUMER LOAN	100270246	00020	08/09/2014	590,000.000
CONSUMER LOAN	100270462	00020	12/09/2014	670,000.000
CONSUMER LOAN-FLOATING	100270053	00020	04/09/2014	748,000.000

The management explained that the consumer loans sanctioned before 03/09/2014 falls under the limit 1.5 million and does not exceeded the limit. Few valid instances were due to refund of EMI (double EMI), user error and wrong due date during approval, but the actual loan disbursement was made within the limit (Refer Appendix I).

ii. Loans exceeding the maximum term limits

The Guidelines on Consumer, Vehicle and Housing Loans stipulate consumer loans, vehicle loans, and housing loans shall have a maximum term of five years, seven years, and 20 years respectively.

Nevertheless, the analysis of loan details revealed that there were several instances where loan terms exceeded the maximum terms specified in the guidelines. These instances are depicted in Figure 1.

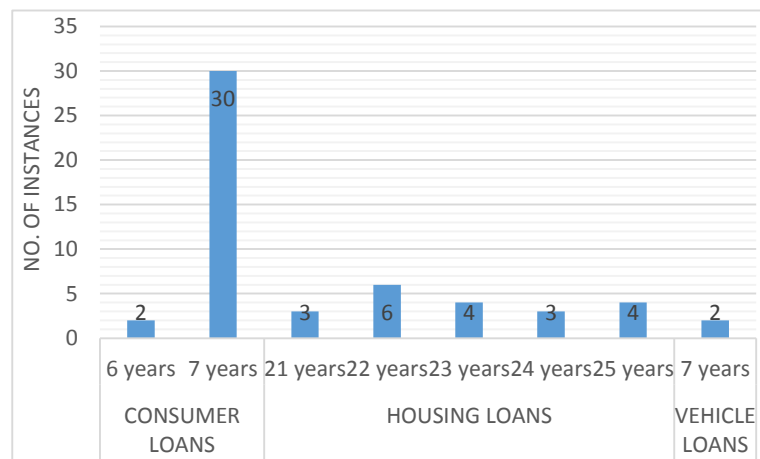


Figure 1: Showing instances of loans exceeding maximum loan terms

During the analysis, the RAA also observed 365 cases in terms of housing loans wherein loan terms exceeded 20 year ranging from 21 to 31 years before the issuance of such guidelines by the RMA i.e. before 1st September 2014 and these instances are appended in **Annexure - E**. Further, there were **2 instances** - one consumer loan and a personal loan- where the loan terms were specified as one month and 3 months respectively.

Above instances happened in the system mainly due to lack of proper validation controls in the system and non-incorporation of such requirements in the system.

The management stated that the instances observed includes the gestation period over loan tenure and exceeded the maximum term. For housing loan, prior to 12/04/2012 the maximum term was 25 years. Further, the controls were purposely not incorporated in the system to provide flexibility during the situations where the tenure would change due to change in interest rate as per RMA's floating interest rate (Refer Appendix I).

3.2.4. Security Policies and Plan

It is important for every organization to prepare and plan for business continuity in an event of disaster or interruption to their business and how they can recover from the aftermath of the disaster to normal operation. Business Continuity Plan (BCP) is developed

to support the business organizations in ensuring continuity of their business operation during and after a disaster.

i. Inadequate awareness on Security Policies and Plans

In the security chain, people is considered to be the weakest link. Security breaches often occur due to lack of appropriate security measures instituted and ignorance of system users of their responsibilities in the security management. Thus, it is important that employees who use information systems in their day-to-day operations are aware of the importance and sensitivity of the information they handle and their responsibilities in maintaining its confidentiality, integrity, and availability of the information.

In this context, the RAA noted the following observations:

- ✘ Although the BoBL developed ICT security policies covering the Internet security, Password, User Access Management, Network Security, Malicious Code Protection, Cryptographic Control, Clear Desk Clear Screen, Backup and Recovery, the RAA noted that adequate awareness on these policies was not carried out thereby indicating not giving priority to information security management. This will result in non-identification of security weaknesses that need to be addressed appropriately and the Bank cannot proactively respond to security incident caused by potential threats.
- ✘ It is the responsibility of the Management to ensure that the Business Continuity Plan and Disaster Recovery Plan are effectively communicated to the officials involved in the process so that the impact of any emergency should it occur, would be handled appropriately and smoothly.

Nonetheless, the RAA noted that these plans have not been communicated effectively to those personnel, who are responsible for the activities of Business Continuity and Disaster Recovery. In other words, although plans were presented to the staff in one of the forums, teams involved in disaster recovery were not trained in understanding their roles and responsibilities in the event of emergency.

Inadequacy in communication of these important plans could result in disorderly management of emergency. Handling the situation in disorderly fashion may lead to waste of time and money affecting the efficiency adversely; and may also cause loss to assets and possibly even to human lives.

- ✘ Further, the RAA also noted that Business Continuity and Disaster Recovery Plans were never tested for its effectiveness and appropriateness in case of unplanned disaster causing interruption to the Bank's business operations. Not testing such plans could affect the ability of the Bank to minimize the impact of the disaster and also to continue its business in the event of a disaster and to restore the system within a reasonable time period.

Information systems may become vulnerable to risk of unauthorized access and disclosure, modification, or destruction of sensitive information, as well as Any plan or policy could become ineffective if employees are are not fully aware of the security policies and plans. Therefore, it is important for the organisation to create awareness and training to its employees on the basics of security and explaining their roles and responsibilities.

ii. Non-updation of Business Continuity Plan and Disaster Recovery Plan Documents

As required by Section 92 (b) of Financial Services Act 2011, the BoBL had developed *Disaster Recovery Plan in 2011* and prepared its *Business Continuity Plan in 2014* defining procedures to respond to emergency situations and recover its critical processes and functions. Since such documents are living documents, they should be updated whenever there is a change in business process, technology, or people.

Upon review of BCP and Disaster Recovery Plans, the RAA observed that these documents were not updated even after adoption and implementation of new system i.e. TCS BaNCS. For instance, Annexures for Business Impact Assessment under **Chapter 5 of BCP: Operation Department- Delivery Channel (Assessment of Criticality of various activities of Alternate Delivery Channel)**, the '*Dependency column*' still contains details on old Flexcube System. Similarly, the call list, which is an important part of the document, contains personnel who had already resigned from the Bank. Further, the supplier list indicated in the Disaster Recovery Plan still shows suppliers of earlier Flexcube system.

Non-updation of such significant documents could hinder the management in effective implementation of the plans in the event of emergency or disaster.

The management stated that Information Security team was formed to strengthen the security within the bank, disaster recovery drill was conducted and BCP awareness provided during the branch managers' meeting to remind their roles and responsibilities during the disasters. Further, the bank has updated the BCP document (Refer Appendix I).

RAA acknowledges the management's initiatives to strengthen the security and business continuity aspects of the system. However, the bank should institute and implement long term action plans related to BCP, DRP and security awareness to further strengthen these aspects.

3.2.5. Physical and Environmental controls

Physical access and environmental security controls are important for protecting computer facilities and resources from damage, theft and hazards. Physical security involves the protection of the data center from unauthorized access, resulting in direct physical contact with data center equipment such as the hardware, cables and power cords, and physical storage media. Environmental security consists of implementing

controls to protect against environmental threats such as fire and heat, water, power loss, and natural disasters.

3.2.5.1. Inadequate physical access controls

BoBL has Data Centre (DC) established in Phuentsholing and warm Data Recovery (DR) site co-located at Bhutan Power Corporation (BPCL) Building along with BPCL's Data Centre in Thimphu. The DC and DR site housing TCS BaNCS system should be physically secured to protect sensitive banking information and its associated facilities. This can be achieved by restricting access to only authorized personnel that is by implementing effective physical controls such as employing security guards, providing identity badges to both internal and external visitors, installing automated intruder detection systems, and securing doors with biometric access system or lock & key.

Besides review of physical access controls, RAA also reviewed the environmental controls to determine adequacy of controls surrounding DC and DR sites. Review of policies related to environmental controls and walkthrough of the sites have shown that the fairly sufficient environmental controls were instituted to prevent DC and DR site from environmental threats.

While reviewing physical controls in DC and DR site, the RAA noted the following shortcomings:

i. DC Site (Phuentsholing)

- ✘ Although the building residing the DC is manned or guarded with security guards 24/7 at the main entrance of the building, during the visit to DC, the RAA observed that the guards at the site were not able to check and validate each and every people entering the building. It was noted that people (both visitors and employees) can freely walk in and out of the building without any interferences from the security guards. The impracticality of checking and authenticating people entering the premises occurred mainly due to multi-tenant nature of the building, which houses not only the BoBL DC but many other public and private offices. Thus, the security guards do not add human element to the physical security profile of the BoBL DC.
- ✘ There exists a non-laminated glass partition (figure 3) just in front of the Data Centre access door, which gives clear view of Data Centre door labeled as

Figure 3: Non-laminated glass partition in front of Data Centre door



“DATA CENTRE” despite being resided in the public building and located on the first floor surrounded with several other occupants. Keeping an open view of the Data Centre door could attract and give opportunities for intruders to easily break into and cause damages to DC facilities. Thus, critical data and resources may not be physically secured.

- ✘ Moreover, no identity badges or visitor cards are provided to the visitors in order to prevent unauthorized access to DC, while the BoBL’s physical security policy requires all the visitors to wear visitors’ card during the visit.
- ✘ The DC access logs should be maintained and periodically reviewed to ensure the approved level of physical access security level is maintained. The physical security policy also requires maintenance of physical access logs (through access control systems and physical records) for the Bank’s DC and periodic review of the logs in order to take appropriate actions for any unauthorized access & obsolete access rights.

However, during the audit, it was informed that the physical access logs are recorded through the biometric access control systems and these logs were hardly reviewed. The RAA also could not review the access the log records due to unavailability of log files from the system as the system storing the logs is informed to have crashed beyond repair.

ii. DR Site (Thimphu-BPCL building)

- ✘ During the visit to DR site, it was observed that the BoBL’s DR site was shared with DHI’s DR site. While good practice of establishing an off-site DR site is observed, sharing of space with other company’s DC presents additional exposure to the risk of unauthorized physical access to DR site as it is accessible by other personnels. Such settings could not only give physical access to DR site facilities, but it could also give opportunities to breach the logical security controls of the servers and computers, which may thereby result in data lost and unauthorized access to banking information.
- ✘ For physical security, DR site relies on door of the BPCL’s DC, which is protected with mechanical lock & key. Although biometric access system was installed to control the physical access, it was observed that the device was non-functional during the visit. Moreover, it was found that physical access logs are not recorded or reviewed to ensure required level of physical access is maintained for DR site.

Lack of adequate physical security controls could potentially result in granting unauthorized access to DC and DR sites where important information and IT resources are kept and gaining unauthorized access to sensitive or important customer/banking information.

Regarding the physical access security of DC and DR site, the management stated that essential security controls are implemented at both sites. For the DC, the bank is planning to shift it to new BoBL corporate building in Thimphu and the controls related to physical security will be strengthened in the new setup (Refer Appendix I).

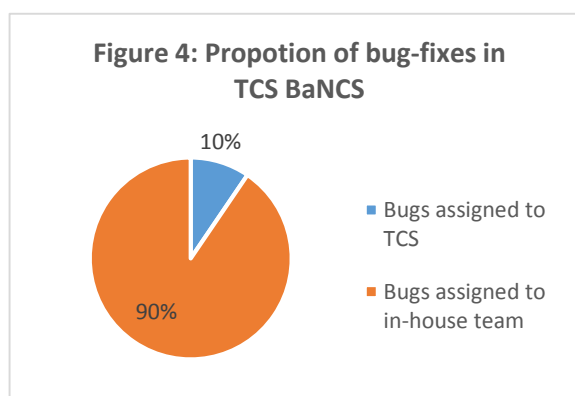
While the management has implemented essential controls related to physical access of DC and DR site, RAA noted that the some of the controls are inadequate and should be strengthened to ensure that DC and DR site are physically protected at all times.

3.2.6. Undue Annual Maintenance Cost

BOBL procured its Core Banking Solution (CBS) software from TATA Consultancy Services Limited (TCS) at a cost of USD1,120,000.00 (License Fees: USD430,000.00 + Implementation Cost: USD690,000.00). It was arrived at after three rounds of negotiation of the initial cost (*it was at least two times higher than the negotiated cost*) between BOBL and the vendor – TCS.

The software package came with 19% Annual Maintenance Cost (AMC) payable in four annual instalments reckoned 90 days after the completion of warranty period *offered* by the vendor.

After the completion of the first contract period, BOBL paid the first AMC amounting to Nu. 5,291,709.00 (USD87,100.00) in June 2017. To ascertain AMC's value-for-money, details of maintenance done by the vendor during the period was reviewed. It was observed that almost all the maintenance were bug-fixes and correction of minor errors. A total of 1,746 bugs were fixed during the period out of which almost 90% (1,580 bugs) were fixed by in-house technical team; and only 10 % (166 bugs) were forwarded to TCS. Per unit cost of bug fixes worked out to Nu.31,877.77 (Nu.5,291,709.00/166 bugs).



Since TCS BaNCS is off-the-shelf commercial banking software, the package would be fairly stable and therefore would not require major changes and maintenance; and also as the annual maintenance were mere bug-fixes, RAA is of opinion that BOBL bearing huge AMC for minor maintenance was uneconomical.

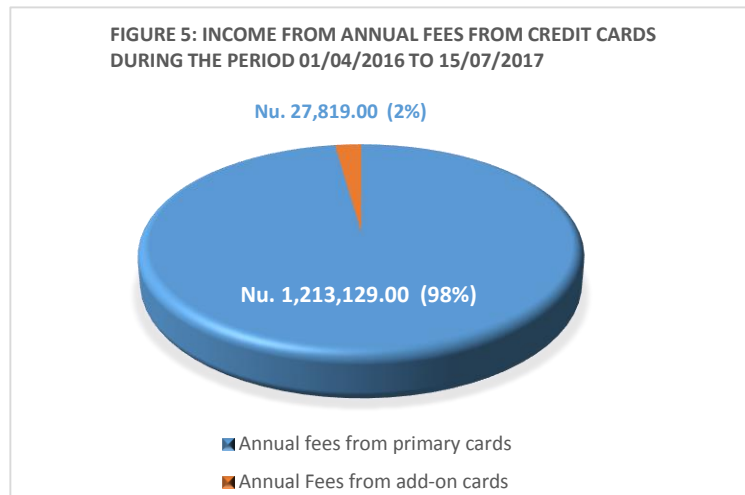
Moreover, minor errors and bug-fixes are expected at initial stage of the implementation of any system software, and therefore it was apparent that the warranty period required for the system to stabilize was more than 90 days. Therefore, similar to three rounds of negotiation of total cost, it would have been prudent if longer warranty period and AMC was negotiated with the vendor before entering into the agreement.

The management stated that the industry standard AMC rate is above 23 % of the total cost of the system, and that BoBL had negotiated very hard with TCS to get 19% which is way below

the industry standard. Further, AMC also covers 24/7 support in case of abnormal behavior by the system besides bug fixes.

3.2.7. Erroneous deduction of annual fees for International and Domestic Add-on Credit Cards

Income from annual fees for International and Domestic Credit Cards during the period 01/04/2016 to 15/07/2017 amounted to Nu. 1,240,948.00. The income included annual fees for both primary and add-on cards issued to various clients. Out of the total income, 2% (Nu. 27,819.00) can be attributed to annual fees collected for 31 add-on cards, as shown in Figure 5.



Annual fees as per the schedule of fees and charges, and fees structure given on the BOBL website is Nu.299.00 per annum.

On the contrary, it was observed that only nine add-on cards were charged annual fees of Nu.299.00 and the remaining 22 cards were charged Nu.999.00 each per annum. The excess fees of Nu.700.00 per card collected from those 22 cards resulted in collection of excess fees of Nu.15,400.00 and recognized it as Bank's income during the period.

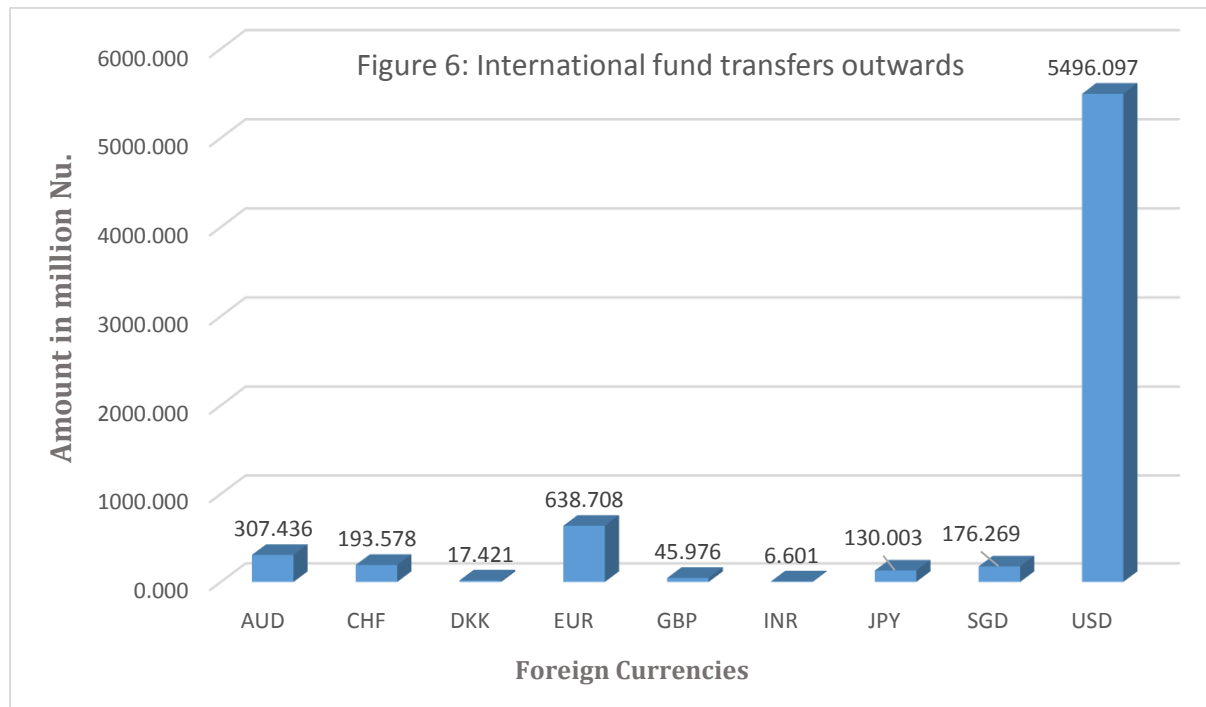
It has overcasted the bank's income under GL – INCOME FROM VISA CREDIT CARDS consequentlly inflating the figure in the CBS where it is maintained. The lapse occurred mainly due to inadquacy in integrating the add-on systems to CBS.

The management stated that annual fees for international and domestic add-on credit cards was incorrectly mapped in the system which resulted in excess charges. Following the RAA's observation, the bank has now corrected the fee configuration and affected accounts were refunded (Refer Appendix I).

3.2.8. Failure in exercising due diligence, and control laxity in international fund transfers

One important service BOBL provides to its customers is quick and easy international money transfers under international banking services. For this transfers, transactions related to deduction of money from the customer's account is passed in Core Banking Solutions - debiting the customer's account and crediting relevant foreign currency NOSTRO account of BOBL. Transfers to the beneficiary are then made under Society for Worldwide Interbank Financial Telecommunication (SWIFT) and Real-time Gross Settlement (RTGS) platforms.

In the years 2016 and 2017, BOBL catered to 5102 and 2568 international fund transfers aggregating to Nu.7,012.088 million of which 78.38% (Nu.5,496.097m) in US\$ was the highest international transfer outwards as shown in *Figure 6*.



In keeping with the sizeable fund flow (an average of Nu.914,222.66 per transfer) involved in international transfers, presence of watertight internal control (systemic or otherwise) is of paramount importance. Any lacuna in the internal control would result in its breach causing financial loss and unnecessary hassle to both the bank and the customers.

For instance, in May 2016 an intruder siphoned-off Nu.16.506 million from a Letter of Credit account of a government agency maintained with BOBL. The intruder hacked the e-mail account of the accountant of the agency concerned, sent Branch Manager of BOBL forged documents and managed to get it approved for international transfers. This was partly due to lacuna in internal control and mostly due to lack of due diligence in part of the officials concerned.

The details of the financial implication is tabled below:

S/n	ST. No.	Date	Customer Name and Account No.	Name of Beneficiary	Exch. Rate	Cur.	Amt. in US\$	Amt. in Nu.
1	-	11.05.16	RAA,Thimphu 100889142	R B TRADER		INR		1,266,500.12
2	2010	18.05.16	RAA,Thimphu 100889142	ISHTIKA AMAN ENTERPRISE	67.10	USD	76,240.50	5,114,214.75
3	2138	27.05.16	RAA,Thimphu 100889142	HUTECH POWER CORP CO LTD	67.50	USD	150,000.00	10,125,000.00
Total financial implication								16,505,714.87

In the first case, the Branch Manager advised the maker-checker to process the transfer and they approved the forged fund transfer advice that was signed by an officer who was

not the authorized signatory of the agency. It could have been avoided if the signature of the authorized signatory of the agency was uploaded in the CBS and that the officials verifying the documents cross-referenced it with the forged document before approving the transfer.

Similarly, the second transfer was also approved based on forged fund transfer advice and a forged invoice for import of some new office gadgets. Reviewing the records of other international transfers related to import of goods, it was observed that BOBL had insisted import license duly approved by the Department of Trade (DoT). Along with the import license, supplier's proforma invoice which is sealed by the DoT was also attached as a supporting document.

The third transfer too was made on forged transfer advice and an officer order signed by the head of agency to officiate him during his absence. In other similar transfers, BOBL insisted duly sealed and signed invitation letter from the training institute and nomination letter of the officials leaving for training. These transfers would have been prevented if the verifying officer had a checklist for minimum required documents embedded in the system.

In all the three cases, the officials concerned had failed to exercise due diligence when verifying the documents and approving the transfers. More so, the control requirements was not embedded in the CBS. Therefore, the failure on part of incumbent officials to exercise due diligence coupled with laxity in internal control had resulted in siphoning-off of Nu.16.506 million.

The management responded that the lapses happened due to human diligence. Since the process is outside of CBS, CBS has no controls on such activities except for verification of authorized signature which was ignored by the dealing official. Further, the bank has now completely stopped accepting fund transfer request via emails to prevent such incidents (Refer Appendix I).

Though, the bank currently does not entertain any kind of fund transfer request via email to prevent such control laxity, the RAA recommends that the management should integrate possible controls in the system and develop and implement proper accountability process/procedures for such lapses.

3.2.9. Related party transactions

A financial institution must have a policy statement, approved by its Board of Directors, on transactions with related parties. The policy statement should include the institution's procedures for identifying related parties, for approving transactions with such parties, where permitted under Prudential Regulations 2016 and the Financial Services Act 2011, and for monitoring and managing transactions once approved. The policy should include the limits approved by the board on related party exposures.

The parameters of this policy should be incorporated and implemented strictly in CBS to avoid abuses and irregular practices from entering into related-party transactions other than in the ordinary course of business and on terms generally available to its customers and set out other requirements for doing business with related persons.

i. Lack of Policy Statement on related party transactions

RAA checked the existence and implementation of approved policy statement on transactions with related parties as per the requirement of RMA's Prudential Regulations 2016 and Financial Service Act 2011. In the process, it was learnt that no such policy was formulated and implemented by BoBL. It was informed that in the absence of this policy statement, related-party transactions are catered in accordance with BoBL's credit manual.

Lack of clear policy on identifying related parties and approving transactions with such parties would lead to extension of credit to related parties without proper appraisal thereby leading to a high degree of risk exposure to such parties, loss of credibility and public confidence, and subsequent losses by the institution.

ii. Prudential Regulations not captured in CBS

RAA reviewed the data of staff loans, significant owners and its related parties, board of directors and its related parties, and staff and its related parties to verify if the related-party transaction parameters are strictly implemented in TCS BaNCS to strengthen internal controls to prevent irregular practices with such transactions.

While an aggregate of all the related-party transactions are within the specified range, it was observed that controls required by Prudential Regulations are not captured in CBS (TCS BaNCS). Automating such controls in CBS will not only minimize degree of risk exposure to such parties, it will also assist the management to efficiently monitor and manage such transactions.

Lack of proper integration of such controls in CBS would lead to partial application of controls such as approval of credits beyond the limits to related parties thereby beating the norms of Prudential Regulations.

The management stated that the guidelines of PR on related party transactions are strictly followed and other statutory requirements and internal appraisal processes are adhered to while approving loans. The management also agreed that policy statement will be included in the revised credit manual and explore on possibilities of capturing the controls required by PR in the CBS (Refer Appendix I).

CHAPTER 4: RECOMMENDATIONS

With a view to enhance controls and related aspects in CBS in order to meet BoBL's business objectives, the RAA provides following recommendations which are based on the observations that are discussed in *Part 3.2 of Chapter 3*.

4.1 *BoBL must develop and implement comprehensive long term policies and guidelines on system access management in addition to existing BoBL's User Access Management Policy to ensure that business justified access is granted to users at all times.*

A clear business requirement must be established before any access is granted to a user to the Bank's information processing system. A formal procedure should be developed and followed for granting and revoking access to and from TCS BaNCS. The privilege assigned to any user created must be in accordance to his/her roles and responsibilities in the Bank and should follow the 'least privilege' and 'need to know' principle.

Therefore, the BoBL should develop comprehensive long term policies and guidelines to properly manage logical access of the system.

4.2 *BoBL must develop and implement long term action plans related to BCP, DRP and security awareness to ensure that BCP and DRP are effectively implemented during and after a disaster.*

Adopting comprehensive and up-to-date business continuity and disaster recovery plans is vital to ensure that mission-critical functions can continue during and after a disaster. Moreover, these documents should be clearly communicated to all the officials responsible in order for them to have fair readiness to act during unforeseen incidences. In order to effectively implement these documents, proper action plans and/or strategies should be developed and adhered to.

Therefore, the BoBL should develop and follow proper long term strategies and/or action plans to effectively implement BCP, DRP and security awareness so that business functions continuously during and after a disaster.

4.3 *Adequate physical access controls should be instituted for DC and DR site in line with BoBL's DC Physical Security Policy*

Physical access controls should provide reasonable assurance that physical access to DC and DR site is restricted only to authorized people. Therefore, BoBL should strengthen following controls to minimize risk of unauthorized physical access to DC and DR, in order to prevent IT resources from damage, theft and loss.

BoBL must ensure that;

- ✓ Security guards add human element to the physical security profile of DC;
- ✓ DC is located in physically safe building instead of residing in the public building;
- ✓ Visitors are provided with **Visitors' Identity** card during the visit;
- ✓ Physical access logs for DC is maintained and reviewed properly; and
- ✓ DR site is not co-located or shared with other company's DC space.

4.4 BoBL must tighten the internal control related to international transfers by incorporating the controls in the CBS and institute proper accountability process for such lapses.

Owing to the large fund flow involved in international transfers, presence of watertight internal control is of utmost importance. Failure on part of incumbent officials to exercise due diligence coupled with laxity in internal control had resulted in siphoning-off of Nu.16.506 million causing financial loss and unnecessary hassle to both the bank and the customer.

Management must therefore tighten the internal control system (ICS) related to international transfers and institute proper accountability process for such lapses. The controls such as the requirement of authorized signatory and minimum required documents may be embedded in the CBS. Enhancement of ICS and embedding it in CBS would result in approving the transfer advices only upon sufficient required documents are obtained. This would ultimately prevent scams and financial loss.

4.5 BoBL must formulate and implement policy statement on related party transactions in line with RMA's Prudential Regulations, and it should be captured in CBS

Absence of clear procedures on identifying related parties and approving transactions would lead to abuses and irregular practices with such parties thereby leading to a high degree of risk exposure to such parties, loss of credibility and public confidence, and subsequent losses by the institution.

Therefore, management must develop and implement policy statement in line with Prudential Regulations 2016. This policy may be captured in the CBS for uniform application of internal controls with related party transactions, and controls such as management dashboard may be developed in the CBS to efficiently monitor and manage such transactions.

CHAPTER 5: CONCLUSION

Recognizing the importance of using IT in the business operations and to have competitive edge over its competitors, the BoBL has made huge investments in IT solutions as well as setting up IT infrastructure. In the process, BoBL procured and implemented off-the-shelf Core Banking Solution (CBS) to meet customers' expectations, competitive pressures, automate banking processes and also to provide value-added services to their customers.

The new age banking revolves around digital banking as people of all generations are increasingly using the internet, social media and their smart phones to do their banking. BoBL has kept pace with the changing needs of the customers by updating and introducing new technology.

With change in CBS from Oracle FLEXCUBE to TCS BaNCS, BoBL was able to introduce new and innovative products quickly reducing time-to-market while launching new products and services. BoBL has improved and increased the functionalities in the Mobile Banking or M-BoB app, ATMs, B-Wallet, Internet Banking which has greatly enhanced convenience to the valued customers.

Notwithstanding the positive change brought in through introduction of CBS, RAA observed few lapses which impede its efficiency eventually affecting the service delivery adversely. The lapses pertain to input, validation and access controls, for example, CBS having no controls to address permissible loan ceiling and period, which if corrected would resolve the issues sprouted due to the laxities observed.

Based on audit findings, the RAA provided five recommendations that are intended to enhance controls and related aspects in TCS BaNCS in order to meet the business objectives through efficient application of technology in banking.

APPENDIX I



29th September 2017

Ref. No.: 40/BOB-CEO/RAA/2017/ 81

The Deputy Auditor General,
Department of Performance and Commercial Audit,
Royal Audit Authority,
Thimphu, Bhutan.

Subject: Response to the Draft IT Audit Report on core banking solution (TCS-BaNCS) in Bank of Bhutan Limited.

Sir,

This is with reference to RAA letter no. RAA/DPCA/TAD/2017 - 2018/2533 dated 13/09/2017, pertaining to the draft report on IT Audit of Core Banking Solution (TCS-BaNCS).

In this regard, please find enclosed herewith the responses and related documents for your kind reference. We would like to inform that the management of BoB noted the observations and recommendations made by the auditors and corrective and preventive measures have accordingly put in place.

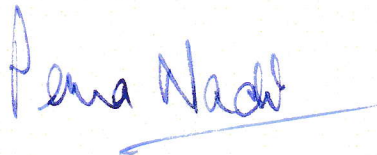
We also would like to draw your kind attention to Chapter 2; Introduction, sub-head 2.5 of the RAA draft IT audit report wherein the cost incurred for implementation of TCS BaNCS in the bank has been disclosed. Since TCS had offered us a very good discount, we had a mutual agreement to not disclose the price they offered which was also highlighted in the agenda to the Board of Directors while seeking approval to accept the TCS offer. Accordingly, we request the RAA to kindly remove the information on cost incurred in implementing the TCS BaNCS CBS from the report.

We hope that the RAA finds the responses given by the management acceptable and treat them as resolved.

We would also like to thank the RAA for acknowledging the positive initiatives and achievements of the Bank in the report and the recommendations made for improvement.

Thanking you,

Yours sincerely,



CFID

Pema N. Nadik
Chief Executive Officer

Royal Audit Authority
Thimphu : Bhutan
Dairy No. 59243
Date 31.10.2017

Copy to:

1. The Director, Operations, BoB, Corporate Head Office, Thimphu for kind information.
2. The Director, Corporate Services, BoB, Corporate Head Office, Thimphu for kind information.
3. The Chief, ITD, BoB, Corporate Head Office, Thimphu for kind information.



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Response to draft IT Audit Report on Core Banking Solution (TCS BaNCS) in Bank of Bhutan Ltd. September 2017

9/29/2017
Bank of Bhutan

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CHAPTER 3: AUDIT FINDINGS

3.2. Deficiencies and shortcomings

Notwithstanding the positive contributions made after implementing TCS BaNCS, the RAA also noted some deficiencies in the system, which are detailed in this section. The findings were made based on review of available system documents and analysis of data using Computerised Aided Auditing Tools (CAAT) i.e. Integrated Data Extraction and Analysis (IDEA).

3.2.1. Access Control Management

3.2.1.i. Existence of blank Teller or User Names

3.2.1.i. Management Response:

The observations made under Access Control Management have been verified by ITD and necessary remedial action has been taken. The updated user list is attached as ***Annexure A***.

3.2.1.ii. Users given more access rights than required

3.2.1.ii. Management Response:

The observations made under Access Control Management have been verified by ITD and necessary remedial action has been taken. The user rights have now been correctly mapped. The updated report is attached as ***Annexure B***.

3.2.1.iii. Existence of several users assigned with super administrator rights

3.2.1.iii. Management Response:

The observations made under Access Control Management have been verified by ITD and necessary remedial action has been taken. The process for user rights permission has been now put in place. The updated user rights report is attached as ***Annexure C***.

3.2.1.iv. User's status changed from inactive to active

3.2.1.iv. Management Response:

The observations made under Access Control Management have been verified by ITD and necessary remedial action has been taken. These had occurred due to bulk activation of user log in access when there was a system issue during initial implementation except in the case of teller ID 2340,2357 and 2361 which were erroneously marked as inactive and subsequently rectified. The noted active users has since been made inactive (except for 3 teller IDs mentioned above which are active users) and the bulk activation is no longer done. The updated user status report is attached as ***Annexure D***.

3.2.2. Input Control

3.2.2.i. Current Account and Savings Accounts (CASA) having negative current balances

3.2.2.i. Management Response:

Out of 539 CASA accounts listed in Annexure – C of the RAA draft IT Audit report, 517 accounts are OD accounts (which is classified as CASA) and hence would have negative balance. Few accounts were migrated from the earlier system with negative balance and are being monitored for recovery. As regards TCS Bancs system, accounts going into negative have been regularized immediately. Necessary bug fix has since been deployed to prevent further occurrence. This issue has also been highlighted by the RAA in the AAR 2015 and which have subsequently been dropped based on our responses. The copy of the RAA follow up report is attached as **Annexure E**.

3.2.2.ii. Loan accounts having negative Interest outstanding

3.2.2.ii. Management Response:

As per our response to AIN 12576, the Bank while migrating to the new TCS BaNCS CBS on 1st of April 2016 has adjusted the negative interest against the principal and migrated the accounts accordingly. This has resolved the issue and this problem does not occur in the new CBS system. The list of loan accounts indicating that there are no such anomalies was also submitted. The response was accepted and the memo dropped vide RAA letter ref. No. RAA/FUCD(U10)BOBL/2016/3122 dated 03/10/2016.

The list of loan accounts attached in Annexure – D of RAA draft IT audit report appears to be data of Flexcube accounts mapped to the new account numbers of TCS BaNCS. These issues have been resolved in the new core banking solution. The RMA table as of 31st December 2016 is attached as **Annexure F (soft copy)** which shows no negative interest outstanding.

3.2.2.iii. Acceptance of invalid dates

3.2.2.iii. Management Response:

The instances observed are loan accounts created in system but not disbursed. As per the system design, sanction date cannot be blank and will display a default date as "12/31/1899". The fact that all the dates are the same i.e. "12/31/1899" also validates that it is a system generated default date and not an input error. The date gets correctly populated automatically after the first disbursement is made.

3.2.3. Non-incorporation of requirements of RMA Guidelines in the system

3.2.3.i. Loans exceeding the maximum loan limit in case of Consumer loans

3.2.3.i. Management Response:

To accommodate loans under earlier guideline of Nu. 1.5 million limit (prior to 03/09/2014) under the same product, restriction on limit has not been set in the system.

The consumer loans sanctioned in the year 2014 are those accounts where the applications were received in the month of August, 2014. Head Office has accorded sanction to those applications. Attached committed fund list approval as **Annexure G** for reference.

In regard to loans sanctioned in 2016:

Product Description	Account No.	Branch Code	Sanction Date	Amount Financed
Consumer loan -floating	102932620	00260	08/10/2016	511,400/-
Consumer loan -floating	102932608	00260	06/10/2016	511,400/-
Remarks	There was double EMI deposits in the above mentioned loan accounts (one manually deposited by the client and one through SI). Therefore, the client requested for refund of EMI. As the system doesn't allow debiting loan account at that time the loan limit was enhanced by one EMI amount rather than refunding it to the client. Attached sanctioned limit screenshots for reference where only 500,000 have been disbursed.			
Product Description	Account No.	Branch Code	Sanction Date	Amount Financed
Consumer loan -floating	200228304	00030	16/09/2016	700,000/-
Consumer loan -floating	200221932	00180	12/09/2016	960,000/-
Consumer Loan	200222233	00180	12/09/2016	760,000/-
Remarks	The above mentioned loan accounts exceeded the limit due to user error at the time of authorization. However, the loans sanctioned were rectified on the same date. Attached documents for reference.			
Product Description	Account No.	Branch Code	Sanction Date	Amount Financed
Consumer loan -floating	102103240	00140	18/01/2016	600,000/-
Remarks	The above mentioned loan account exceeded the limit due to user error. The due date was wrongly typed in the system therefore the account was closed and reopened after seeking approval from Head Office. Attached documents as Annexure G for reference.			

3.2.3.ii. Loans exceeding the maximum term limits

3.2.3.ii. Management Response:

Housing loan term ceiling was reduced to 20 years w.e.f. 12/04/2012. Earlier it was 25 years. Hence there will be two sets of Housing loan accounts with different term limits. Further the RMA PR did not clearly specify the treatment of the gestation period. Therefore there are instances where the gestation period is added over and above the loan tenure.

Taking into consideration the above, date of disbursement and also the gestation period, our analysis shows that the loan term has not been exceeded. These controls are purposely not hardcoded in the system to provide flexibility in cases where the tenure will exceed due to change in interest rate in the floating rate system. The tenure also may change when loans are rescheduled during negotiations to regularize bad loans.

3.2.4. Security Policies and Plan

3.2.4.i. Inadequate awareness on Security Policies and Plans

3.2.4.i. Management Response:

Creation of Information Security team within ITD has already been approved and is being formed. This team will be specifically working on strengthening the Information Security aspects within the Bank.

A Disaster Recovery drill was carried out during Apr-30-2017 to May-01-2017. The outcome was duly recorded and reviewed by management. The relevant documents relating to Disaster Recovery drill have been attached as ***Annexure H.***

BCP awareness to those responsible for the activities of DC/DR have been made aware of the roles and responsibilities. A session on BCP awareness was conducted during the branch managers meeting held on 24th and 25th of September 2017 where all the branch managers were made aware of their roles and responsibilities to activate the BCP when required.

3.2.4.ii. Non-updation of Business Continuity Plan and Disaster Recovery Plan Documents

3.2.4.ii. Management Response:

Document has since been updated.

3.2.5. Physical and Environmental controls

3.2.5.1. Inadequate physical access controls

3.2.5.1.i. Management Response:

Physical access control to the DC is ensured through biometric access control. The security guards assigned at the building are not specifically for the DC. While during normal office timings, the DC is staffed and access controlled through biometric access control, during off-office hours, the security guards check identity of visitors before allowing access to the premises.

Also, an access register is maintained within the DC for vendors and other officials visiting.

The DC is not manned 24x7. Hence a non-laminated glass partition is provided to facilitate security guards to check and alert the Bank staff of any abnormal situation inside the DC. However, based on the audit recommendations, the 'DATA CENTRE' label has since been removed.

Other areas like access log review, visitor badges, etc., have been strengthened along with the implementation of security controls.

3.2.5.1.i. DR Site (Thimphu-BPCL building)

3.2.5.1.ii. Management Response:

BOB has been hosting the DR site at BPC data center since 2011 to locate it in different seismic zone. However due to lack of space at the BPC data centre, it was not feasible to insist on caged facility. We also explored possibility of locating the DR site at the IT park at Serbithang but was unable to do so due to problems with back-up power supply.

Since the BPC data center is hosted in the BPC's HO premise, the whole building is manned by BPC security personnel 24/7, the physical security is adequate.

Further each rack is locked and the keys are at ITD office in Thimphu. Hence the servers are secured.

3.2.6. Undue Annual Maintenance Cost

3.2.6. Management Response:

The AMC is for 24/7 support in case of any abnormal behavior by the system. For example, if we come across any issues during EOD or any transaction during the day, TCS supports immediately even if it is during odd hours. So, the cost is not just based on the bug fixes. Further, the AMC would cover support in case the system crashes unexpectedly. The AMC also covers periodic updates for smoother functioning and stability. Hence it is critical to have an AMC in place for smooth functioning of the system.

3.2.7. Erroneous deduction of annual fees for International and Domestic Add-on Credit Cards

3.2.7. Management Response:

The recovery of annual fees for international and domestic add-on credit cards was incorrectly mapped in the credit cards system resulting to recovery of excess annual fees of Nu. 999 in place of Nu. 299. The error was reported on 11.04.2017 and the issue raised with Card processor. The RCA took time and now the system has been rectified on 08.09.2017. The system is recovering the correct annual fees of Nu. 299 on add-on cards. The excess fees recovered was refunded to the respective card accounts on 21.09.2017. The relevant documents validating the refund made are attached as **Annexure I**.

3.2.8. Frequent breakdowns of ATMs hindering efficiency of customer service

3.2.8. Management Response:

ATM service reliability is dependent on many factors like power fluctuation, network connectivity and hardware break down and also down time for cash replenishment. ATMs where there are maximum hits, have to be brought down at least once in a day for 10 to 15 minutes for cash replenishment, otherwise we have installed Radmin monitoring tools in all our ATM terminals and our ATM custodians and people at Contact Centre are constantly monitoring all ATMs through Radmin tools. If any of our ATM is down, our ATM custodians are attending to the issue immediately. However, factors like power and network are beyond our control and we are also dependant on our vendor to address hardware issues. Given these constraints we still try to maintain high reliability of our ATM services. The relevant documents indicating the installation of Radmin tools are attached as ***Annexure J.***

3.2.9. Failure in exercising due diligence, and control laxity in international fund transfers

3.2.9. Management Response:

In all the three cases, the official concerned failed to exercise due diligence and ignored laid down procedures for customer fund transfer through RTGS or Swift. The error in his judgment to override laid down controls was the key factor in all three cases.

Further, this process is outside of CBS system and hence there are no applicable controls in it except for the verification of authorized signatures and documents which was ignored by the dealing official. The international fund transfer is a manual process and cannot be embedded in the system. The internal controls are adequate but dependant on human diligence in following the controls.

We have now completely stopped accepting fund transfer request in the form of letters, neither in original nor scanned copies sent via email. We now strictly insist for cheques or duly signed forms in original for any type of fund transfer –be it international or interbank. We have built in some of the controls by implementing Loan Originating System (LOS) on 28th September 2017 as well. The LOS will validate loan applications against pre-set conditions for LTV, LTI etc and automate credit decisions for many types of structured loan applications.

The total amount that was fraudulently transferred is Nu. 6.556 and not Nu. 16.506 as mentioned in the draft RAA IT audit report. The relevant document indicating the control measures implemented in the bank is attached as ***Annexure K.***

3.2.10. Related party transactions

3.2.10.i. Lack of Policy Statement on related party transactions

3.2.10.i. Management Response:

The guidelines of the PR on related party transactions are strictly followed. Further, other statutory requirements and internal appraisal processes are adhered to while approving any

loans. A policy statement as required by the FSA and PR will be included in the revised credit manual.

3.2.10.ii. Prudential Regulations not captured in CBS

3.2.10.ii. Management Response:

We will explore the possibility of capturing the controls required by the PR in the CBS wherever possible. With regard to related party transactions, we will explore if it is possible to in-build this control in the CBS.

CHAPTER 4: RECOMMENDATIONS

With a view to enhance controls and related aspects in CBS in order to meet BoBL's business objectives, the RAA provides following recommendations which are based on the observations that are discussed in *Part 3.2 of Chapter 3*.

1. *BoBL must maintain comprehensive and up-to-date version of BCP and DRP covering the business requirements*

Adopting comprehensive and current business continuity and disaster recovery plans is vital to ensure that mission-critical functions can continue during and after a disaster. Review of these documents presented that, though the documents were prepared during the earlier CBS, the contents were not updated with the adoption of current CBS, thus making the documents obsolete with the change in technology.

Therefore, BoBL should ensure that BCP and DRP is kept updated to guarantee that all aspects of a business remain functioning in the midst of a disruptive event. Moreover, these plans should be clearly communicated to all the officials responsible in order for them to have fair readiness to act during unforeseen incidences.

Management Response:

BCP and DRP will be reviewed and revised.

2. *User access configurations must be properly defined and implemented, meeting the requirements of BoBL's User Access Management Policy and other relevant practices*

A clear business requirement must be established before any access is granted to a user to the Bank's information processing system. A formal procedure should be followed for granting and revoking access to and from TCS BaNCS. The privilege assigned to any user created must be in accordance to his/her roles and responsibilities in the Bank and should follow the 'least privilege' and 'need to know' principle.

Therefore, user access to and from TCS BaNCS must be properly managed and reviewed to ensure that business justified rights are only granted to users.

Management Response:

This has already been instituted.

3. *Adequate system input controls must be implemented in TCS BaNCS to ensure that data remains valid, accurate and complete during input*

TCS BaNCS should be featured with adequate input controls to ensure that any information or data entered are authorized, accurate and complete for processing. For

instance, current accounts and saving accounts and also loan accounts showed several instances of negative balances which indicated weak input controls in CBS. Cases of acceptance of invalid dates were also noted in sanction of loans.

Therefore, BoBL should strengthen the input controls in CBS to ensure that data remains valid, accurate and complete during input.

Management Response:

The instances quoted are not failures of input control. The instances quoted were the result of a bug in the system which has now been fixed. With regard to CASA accounts showing negative, since OD is also a CASA product, it will show a negative balance due to the nature of the product.

4. Adequate physical access controls should be instituted for DC and DR site in line with BoBL's DC Physical Security Policy

Physical access controls should provide reasonable assurance that physical access to DC and DR site is restricted only to authorized people. Therefore, BoBL should strengthen following controls to minimize risk of unauthorized physical access to DC and DR, in order to prevent IT resources from damage, theft and loss.

BoBL must ensure that;

- ✓ *Security guards add human element to the physical security profile of DC;*
- ✓ *DC is located in physically safe building instead of residing in the public building;*
- ✓ *Visitors are provided with **Visitors' Identity** card during the visit;*
- ✓ *Physical access logs for DC is maintained and reviewed properly; and*
- ✓ *DR site is not co-located or shared with other company's DC space.*

Management Response:

This has been instituted. The DC will be moved to BOB's corporate office in Thimphu, once completed. The DR site will also subsequently be housed in a caged environment but it may not be possible to locate it in a separate space. Housing the DR in a separate space could entail high investment and lead to waste of resources.

5. BoBL must exercise prudence when venturing into contracts related to AMC

Owing to huge cost of Nu. 31,877.77 per unit of bug fixes, the AMC for minor maintenance was deemed uneconomical. Further, since minor errors are expected during implementation of any system software and for the software to stabilize, need to negotiate for longer warranty period was apparent. The procurement warranted management to exercise ordinary prudence for benefit of the bank.

Therefore, should BOBL venture into similar contracts in future, management must exercise prudence in negotiating longer warranty period and cheaper AMC.

Management Response:

Entry into an AMC for high value products is a standard industry practice and we will need to continue to entry into AMC with the suppliers for support. The warranty period is also as per industry standards. We will endeavour to secure the best deal for the bank wherever possible.

6. *BoBL must review and rectify the annual fees collected from all the add-on credit cards*

Correctness of annual fees collected from all the add-on credit cards issued to various clients must be reviewed and rectified to ensure correct fee is applied and affected clients are reimbursed accordingly.

Further, the management may explore the possibility of integrating the annual fee collection of credit cards in CBS to prevent such errors occurred due to manual interventions.

Management Response:

This has been rectified.

7. *BoBL must strive to make the ATMs functioning at all times by reviewing its frequent failures and prolonged downtime*

Frequent breakdowns of ATMs cause dissatisfaction and disgruntlement in customers, consequently defeating the objective of efficient service delivery. On the other hand, BOBL have to depute officials to look into the breakdowns who otherwise could be employed for other important services. Such instances could be avoided manifolds if the ATMs downtime is reduced.

Therefore, the management should thrash-out the causes of frequent failures in ATMs to ensure highest possible efficiency of services related with ATMs.

Management Response:

The bank strives to maintain high reliability of our ATMs, however considering other dependencies beyond our control, it will never be at 100% up-time. This is also a performance parameter monitored by the board and the shareholders. Hence every effort is made to make the ATM service highly reliable. Our past data shows an up-time of over 96% which is much above the normal industry standard.

8. *BoBL must tighten the internal control related to international transfers and explore possibilities of embedding it in CBS*

Owing to the large fund flow involved in international transfers, presence of watertight internal control is of utmost importance. Failure on part of incumbent officials to exercise due diligence coupled with laxity in internal control had resulted in siphoning-off of Nu.16.506 million causing financial loss and unnecessary hassle to both the bank and the customer.

Management must therefore tighten the internal control system (ICS) related to international transfers. The controls such as the requirement of authorized signatory and minimum required documents may be embedded in the CBS. Enhancement of ICS and embedding it in CBS would result in approving the transfer advices only upon sufficient required documents are obtained. This would ultimately prevent scams and financial loss.

Management Response:

Operational controls have been tightened, however it may not be possible to embed this controls in the CBS.

Moreover as mentioned earlier, we have built in some of the controls by implementing the Loan Originating System (LOS) on 28th of September 2017. The LOS will validate loan applications against pre-set conditions for LTV, LTI etc and automate credit decisions for many types of structured loan applications.

9. *BoBL must formulate and implement policy statement on related party transactions in line with RMA's Prudential Regulations, and it should be captured in CBS*

Absence of clear procedures on identifying related parties and approving transactions would lead to abuses and irregular practices with such parties thereby leading to a high degree of risk exposure to such parties, loss of credibility and public confidence, and subsequent losses by the institution.

Therefore, management must develop and implement policy statement in line with Prudential Regulations 2016. This policy may be captured in the CBS for uniform application of internal controls with related party transactions, and controls such as management dashboard may be developed in the CBS to efficiently monitor and manage such transactions.

Management response:

A policy statement as required by the FSA and PR will be included in the revised credit manual. The bank will also endeavor to include such controls in the CBS if possible.

Annexure A

#	TELLER_NO	TELLER/USER_NAME	USER_TYPE	BRCH_NO	CAPABLE	GRP_NO
1	2294	SONAM CHOPHEL	35	9990	10	03
2	1835	PEMA WANGMO	03	140	05	02
3	1394	SHARDA DHITAL	35	140	10	03
4	1585	TSHERING DORJI	13	320	10	03
5	2254	SONAM LHAMO	35	30	10	03
6	1685	SONAM PELDON	03	30	05	02
7	1752	TSHEWANG LHAMO	03	50	05	02
8	1724	SONAM DORJI	03	50	05	02
9	2163	TSHERING CHOEJUR	17	270	08	06
10	1957	DAMBER KUMAR CHHETRI	35	9990	10	03
11	1733	PELDEN DORJI	35	250	10	03
12	1778	SANGAY WANGMO	03	80	05	02
13	2273	KELZANG TASHI	07	260	12	05
14	1527	DILLI RAM BISWA	13	220	10	03
15	1780	NAMGAY DORJI	03	20	05	02
16	2352	YESHI CHODEN	13	110	10	03
17	2383	SITHAR WANGDI	13	110	10	03
18	1397	KHANDU TSHERING	07	230	12	05
19	1678	NANDU RAM TAMANG	03	230	05	02
20	1573	PEMA KHANDU	35	230	10	03
21	1817	DEO KUMAR GURUNG	03	60	05	02
22	1932	TANDIN DEMA	03	30	05	02
23	1779	KINZANG CHODEN	03	20	05	02
24	2127	KENCHO DEMA	13	10	10	03
25	2128	NAGPHEY NAGPHEY	10	20	01	01
26	1328	KARMA DEMA	14	9990	12	05
27	1315	KESANG TSHERING	35	130	10	03
28	2332	BIR BDR GHALLEY	07	350	12	05
29	1796	TSHEWANG TASHI	35	350	10	03
30	1923	CHOKI CHOKI	35	20	10	03
31	2378	TASHI WANGMO	35	20	10	03
32	1580	T.B.TIWARI TIWARI	13	90	10	03
33	1928	TSHERING DHENDUP	12	100	02	02
34	2302	TASHI WEEZER	17	270	08	06
35	1800	KUENZANG CHODEN	03	170	05	02
36	2232	TASHI WANGMO	12	9990	02	02
37	2322	DEKI YANGZOM	35	330	10	03

S/n	Transaction Range	Name			Groupwise Capability Level Assigned										
					Group1	Group2	Group3	Group4	Group5	Group6	Group7	Group8	Group9	Group10	Group11
1	0-499	01	DEP	Common Deposit Account Enquiries	4	8	10	4	12	4	8	10	0	4	16
2	450-450	65	DEP	Transaction Enquiry (Deposits:Transaction Enquiry)	4	4	4	2	4	4	4	4	0	2	16
3	451-499	66	DEP	TD Account Enquiries (Deposits:Customer Info Enquiry)	4	8	10	2	12	4	6	10	0	0	16
4	500-509	40	DEP	Deposits: Passboook Printing,TD Certificate	4	8	8	0	12	4	0	10	0	0	16
5	510-510	64	DEP	Enquire/Maintain TDS Details	4	8	10	0	12	4	0	10	0	0	16
6	511-711	63	DEP	Denomination Certificate,Statement,Passbook printing	4	8	10	0	12	4	8	10	0	0	16
7	712-1000	41	DEP	Acknowledgement,Printing,Adjustments,Receipt Enquiry	4	8	10	8	12	8	10	10	0	16	16
8	1001-1999	02	DEP	Deposit: Financial Transactions	4	8	10	4	12	8	12	10	0	0	16
9	2000-2000	42	DEP	Deposit Account Creation,Amendment (Create Deposit Account)	0	8	10	0	12	0	0	10	0	0	16
10	2001-7010	03	DEP	OD Create /Maintain,Interest,ATM	4	8	10	2	12	8	8	10	0	0	16
11	7010-7010	04	DEP	OD Details Amendment	0	8	10	0	12	0	0	10	0	0	16
12	7011-9569	05	DEP	Account Amendment, Messages, Enquiry, Fees	6	8	10	4	12	6	10	10	12	12	16
13	9009-9016	37	PFM	Branch, Teller Operations	0	8	10	0	12	0	12	10	12	12	16
14	9570-9579	28	OLR	Clearing – Exception processing	2	8	10	0	12	8	0	10	0	0	16
15	9580-9754	33	DEP	User, Terminal Enquiry	4	4	10	4	12	4	10	10	16	10	16
16	9755-9775	25	DEP	User (admin functions)	4	4	10	4	12	4	10	10	16	10	16
17	9776-9994	26	DEP	User (admin functions)	4	4	10	4	12	4	10	10	16	10	16
18	9995-9998	18	PFM	Terminal/User related (Create/Delete)	4	4	4	4	4	4	4	10	16	4	16
19	10010-19961	07	LON	Loan Transactions	8	8	12	2	12	6	2	10	0	0	16
20	20008-29095	08	GEN	GL,Remittances	4	8	10	4	12	6	10	10	0	0	16

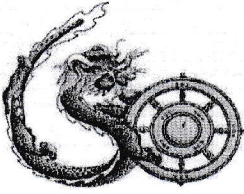
21	31100-31245	10	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
22	31246-31427	43	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
23	31248-31289	44	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
24	31290-31290	45	PFM	Institution parameter	0	0	0	0	0	0	0	10	0	16	16
25	31291-31303	46	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
26	31304-31306	47	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
27	31307-31382	48	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
28	31383-31386	49	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
29	31387-31398	50	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
30	31399-31401	51	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
31	31402-31446	52	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
32	31447-31447	53	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
33	31448-31709	54	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
34	31710-31710	55	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
35	31711-31772	56	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
36	31773-31773	57	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
37	31774-31831	58	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
38	31832-31832	59	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
39	31833-31954	60	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
40	31955-31955	61	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
41	31956-31999	62	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
42	32000-32999	20	LON	Enquiry	4	4	4	4	4	4	4	4	4	4	16
43	33000-33999	17	VPI	Enquiry,VPIS,	4	8	10	12	12	6	10	10	0	0	16
44	34000-34480	13	VIS	LOS,VISA	8	8	10	0	12	6	4	10	0	0	16
45	34481-36000	38	SDV	SDV transaction,enquiry	4	8	10	10	12	4	0	10	0	0	16
46	36001-36999	38	SBR	Service branch (clearing back office) transactions	4	8	10	0	12	6	0	10	0	0	16
47	40000-43999	16	CTA	CTA Transactions	4	6	10	0	12	6	10	10	0	0	16
48	44000-45999	67	IET	LC,Bills	4	6	8	2	12	6	10	10	0	0	16
49	46000-49999	68	CTA	CTA	4	8	10	0	12	6	10	8	0	0	16
50	50210-51369	12	CAS	CAS,Cheques,Enquiry	4	8	10	10	12	6	10	8	0	0	16
51	51370-51376	23	DEP	Cheques	0	0	0	0	0	0	0	0	0	0	0
52	51377-52999	24	CAS	Cheques Admin	4	8	10	0	12	8	8	8	0	0	16
53	55000-5999	27	SPY	SWIFT Messages,Remittances	0	0	0	0	0	0	0	0	0	0	0
54	60000-69399	6	CIF	Customer,Limits,Sweeps, Relation	4	8	10	4	12	8	10	8	16	0	16
55	69400-69450	9	OLR	Enquiry	4	4	4	4	4	4	4	4	0	0	16
56	69451-69999	11	CIF	Enquiry	4	8	10	0	12	8	10	10	0	16	16

Annexure C

	TELLER_NO	CAPABLE	GRP_NO	BRCH_NO
1	2360	10	08	9990
2	2294	10	03	9990
3	2210	12	05	9990
4	1687	16	11	9990
5	1316	16	11	320
6	2285	16	11	9990
7	2123	01	01	10
8	2347	10	03	20
9	2266	16	10	9990
10	1959	01	01	9990
11	1229	12	05	20
12	2038	10	03	330
13	1957	10	03	9990
14	2359	10	03	270
15	8881	16	11	88888
16	2036	10	08	9990
17	1562	10	03	270
18	2035	16	11	20
19	2356	10	08	20
20	1377	16	11	9990
21	1423	16	11	9990
22	2136	10	08	9990
23	537691	06	03	10
24	2165	10	08	9990
25	2357	16	11	9990

Annexure D

	TELLER_NO	DATE CH	TXN NO	MAKER ID	CHECKER ID	OLD STATUS	NEW STAUS	CURRENT	REMARKS
1	1799	9/3/2016	9764	2347	0	9	0	09	Inactive
2	1895	11/3/2016	9764	2357	0	9	0	09	Inactive
3	1959	4/14/2017	9764	2136	0	9	0	09	Inactive
4	2329	8/12/2016	9764	2357	0	9	0	09	Inactive
5	2337	4/14/2017	9764	2136	0	9	0	09	Inactive
6	2340	9/6/2016	9764	2347	0	9	0	00	Active (Signed Off)
7	2357	4/24/2017	9764	2266	0	9	0	00	Active (Signed Off)
8	2361	6/20/2016	9764	2347	0	9	0	00	Active (Signed Off)



རྒྱལ་གཞུང་ཚུལ་ཞིབ་དབང་འཛིན།
ROYAL AUDIT AUTHORITY
Bhutan Integrity House

Reporting on Economy, Efficiency & Effectiveness in the use of Public Resources



RAA-HQ/U11-BOBL-/2017/ 2235

Dated:- 11/8/2017

The Chief Executive Officer
 Bank of Bhutan Limited
 Corporate Office, Babesa,
 Thimphu

Subject: Follow up Report

Sir,

The Royal Audit Authority (RAA) had reviewed the replies furnished vide letter No. Refer letter no. 40/BOB-CEO/RAA/2017/60 dated 28.6.2017 for the following Audit Report:

1. RAA(IR-02)CFID/BoBL/2008/10756 dt. 4.11.2008, period covered 1.1.2007 to 31.12.2007
2. RAA/(AR-09)/CFID/2014/2628 dated 25.9.2014, period covered 1.1.2010 to 31.12.2013
3. RAA/(AR-12)/CFID/2014/3386 dated 29.12.2014, period covered 1.1.2011 to 31.12.2013
4. RAA/(AR-10)/CFID/2014/3383 dated 29.12.2014, period covered 1.1.2010 to 31.12.2013
5. RAA/(AR-14)/CFID/2015/852 dated 31.3.2015, period covered 1.1.2010 to 31.12.2013
6. RAA(AR-11)CFID/2016/549 dated 24.2.2016, period covered 1.1.2011 to 31.12.2014
7. RAA(AR-15)CFID/2016/1151 dated 14.4.2016, period covered 1.1.2014 to 31.12.2014
8. RAA/(AR-09)/CFID/2016/2849 dated 6.9.2016, period covered 1.1.2014 to 31.12.2015

Based on the justifications and relevant documents made available and review conducted, the status of the reports now stands as below:

SL. No.	AIN	Total Paras As per the report	Paras resolved	Balance	% resolved
1	7635	34	33	1	90
2	12442	13	12	1	90
3	12575	5	4	1	90
4	12576	14	14	0	100
5	12870	14	13	1	90
6	13577	6	5	1	90
7	13736	4	2	2	50
8	14054	9	6	3	60

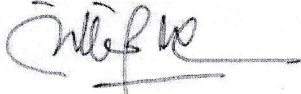
While the concerted efforts made by the Administration/Management is appreciated, further comments are also provided herein against each unresolved paras for furnishing further clarification and comments to enable the RAA to resolve the issues.

"Every individual must strive to be principled. And individuals in positions of responsibility must even strive harder."
 - His Majesty the King Jigme Khesar Namgyel Wangchuck

P.O. Box: 191, Kawangjangsa, Thimphu: Bhutan. Tel: 322111 / 328729 / 328730 / 324961, Fax: 323491
 Website: www.bhutanaudit.gov.bt, Email: info@bhutanaudit.gov.bt and tkezang@bhutanaudit.gov.bt

Your kind cooperation on the matter is highly solicited.

Yours faithfully,



(Dilliram Das)
Assistant Auditor General
Follow-up & Clearance Division
Copy to:

- ✓ 1. The Head, Internal Audit Division, Bank of Bhutan, Thimphu.
2. Guard file.
3. Office Copy.

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Follow up Report

Agency : Bank of Bhutan Limited, Branch Office, Thimphu

Inspection Report No. : RAA/(AR-10)/CFID/2014/3383 dated 29.12.2014

Period covered : 1.1.2010 to 31.12.2013

AIN : 12576

Refer letter No.40/BOB-CEO/RAA/2017/60 dated 28.6.2017

Para No.	Observation in brief	RAA's last comment	Auditee's responses/replies	RAA's further comments	Current status
3	Cases of overdrawn from saving and current account leading to negative balances - Nu.783,110.04	The RAA had resolved the para No.2.3 of this report and not para no.3. Therefore, the management needs to furnish action taken report on this issue.	The RAA had noted 54 saving accounts with a total sum of Nu. 288,242.63 and 2 current accounts with a total sum of Nu. 494,867.41. In the last ATR to RAA there remained 12 saving accounts and 1 current account with negative balance. All of these accounts except one have been adjusted. The one remaining account pertains to Mr. Tshejay Norbu for which the customer has given a written undertaking to deposit the overdrawn amount in monthly installments of Nu. 1,500/-. The relevant account statements and the copy of undertaking letter are attached as Annexure 2 for RAA's verification. Therefore, we request RAA to kindly drop this memo.	Since the majority of the overdrawn amount has been recovered and for the balance amount the customer has given a undertaking to deposit the overdraw amount in monthly installments the para shall not be pursued further. However, the BoB management should institute appropriate checks and control in the systems so that such issues do not occur in future.	Para Settled
4	Unrealistic indication of defaulted loans in the BoBL system, when the accounts were already closed by respective clients -Nu. 73,742.31	The initiative of the management is appreciated. However, the RAA should be intimated as and when the account gets updated. Until such time, the para shall stand.	RAA had observed 23 accounts with total loan outstanding of Nu. 73,752.31. These loan accounts has been adjusted and closed. The relevant supporting account statements are attached as Annexure 3 for reference. We therefore request RAA to kindly drop this memo.	In the view of the fact that all the loan account has been adjusted and closed, the para shall not be pursued further.	Para Settled

Follow up Report

Agency : Bank of Bhutan Limited, Main Branch Office, Phuentsholing

Inspection Report No. : RAA/(AR-14)/CFID/2015/852 dated 31.3.2015

Period covered : 1.1.2010 to 31.12.2013

AIN : 12870

Refer letter No.40/BOB-CEO/RAA/2017/60 dated 28.6.2017

Para No.	Observation in brief	RAA's last comment	Auditee's responses/replies	RAA's further comments	Current status
4	Cases of overdrawing from active and dormant saving account leading to negative balances: Nu.183,482.93	The effort made by the management in recovering the over drawn amount is appreciated and has been updated accordingly. The management must pursue for recovery of the balance amount and the RAA intimated accordingly.	The RAA had observed 5 saving accounts as negative balance. In our last ATR there remained 3 saving accounts .There remains only one account of Gyempo Dorji for which the customer has assured to deposit the overdrawn amount in monthly installments of Nu. 1000/- which is in the form of a written undertaking submitted to the Bank by the customer. The copy of undertaking letter and the relevant account statements are attached as Annexure 4 for RAA's verification. In light of the aforementioned justification and adjustments initiated by us, we request RAA to kindly drop this memo.	Since the majority of the overdrawn amount has been recovered and for the balance amount the customer has given a undertaking to deposit the overdraw amount in monthly installments the para shall not be pursued further. However, the BoB management should institute appropriate checks and control in the systems so that such issues do not occur in future.	Para Settled

Follow up Report

Agency : Bank of Bhutan Ltd., Paro
 Inspection Report No. : RAA(AR-11)CFID/2016/549 dated 24.2.2016
 Period covered : 1.1.2011 to 31.12.2014
 AIN : 13577
 Refer letter no. 40/BOB-CEO/RAA/2017/24 dated 18.2.2017

Para No.	Observation in brief	RAA's last comment	Auditee's responses/replies	RAA's further comments	Current status
1	Case of overdrawn from active saving account leading to negative balances (Nu.14,408.52)	The updated status on the issue may be intimated to RAA for further verification.	The RAA had observed a saving account of Hem Raj Gurung (SB a/c no. 102192061) which had a negative balance of Nu. 14,408.52. This account have been adjusted and the relevant statement of the account is attached as Annexure 6 for RAA's reference. Therefore we would like to request RAA to kindly drop this memo.	In view of the fact that the account have been adjusted and closed the para shall not be pursued further. However, the BoB management should institute appropriate checks and control in the systems so that such issues do not occur in future.	Para settled
4.1	Cases of non-liquidation of loans even after issuance of court verdict.	The updated status and action taken to liquidate the entire loan outstanding amount needs to be intimated to the RAA for further verification.	Both the borrower and guarantor were arrested on 06.03.2017. The Borrower was freed to arrange funds while the guarantor was not and was in custody for almost 2 months, i.e. by end of April 2017; despite this the borrower could not arrange fund and so he was arrested again and given time extension till end of May 2017 to arrange the fund by the court. The guarantor is not in police custody as he was bailed out. The borrower is in prison currently. The borrower could not deliver as per the time extension and so the Dzongkhag Court Paro has again extended the repayment time till 25th June 2017 as per the undertaking submitted by the borrower dated 08/06/2017. Based on the justification mentioned above and the nature of the case being under legal proceedings, we request RAA to kindly drop this memo.	The initiatives taken by the management is noted. The final outcome should be intimated to RAA to settle the para. Until such time, the para shall stand.	Para stands

Annexure G

COMMITTED FUND

SL NO	BRANCH CODE	PRODUCT	AMOUNT SANCTIONED	DATE OF SANCTION	BR SANCTION LETTER NO
1	008	MORTGAGE	1,678,000.00	41880 ✓	06/MORT/292
2	029	CONSUMER LOAN	350,000.00	29.08.2014	29/NG/Loans/67
3	029	CONSUMER LOAN	100,000.00	29.08.2014	29/NG/Loans/68
4	014	CONSUMER LOAN	550,000.00	28/08/2014	014CL/169 ✓
5	002	CONSUMER LOAN	200,000.00	22.08.2014	02/46/LOANS/2918
6	002	CONSUMER LOAN	343,000.00	29.08.2014	02/LOANS/TH/3014
7	002	CONSUMER LOAN	340,000.00	22.08.2014	02/LOANS/TH/2912
8	002	CONSUMER LOAN	100,000.00	27.08.2014	02/LOANS/TH/2940
9	002	CONSUMER LOAN	584,000.00	29.08.2014	02/LOANS/TH/3016 ✓
10	002	CONSUMER LOAN	200,000.00	27.08.2014	02/LOANS/TH/2943
11	002	CONSUMER LOAN	70,000.00	22.08.2014	02/46/LOANS/2921
12	002	CONSUMER LOAN	200,000.00	30.08.2014	02/46/LOANS/3036
13	002	CONSUMER LOAN	250,000.00	30.08.2015	02/46/LOANS/3037
14	002	CONSUMER LOAN	336,000.00	30.08.2015	02/46/LOANS/3038
15	002	CONSUMER LOAN	657,000.00	30.08.2017	02/46/LOANS/3039 ✓
16	002	CONSUMER LOAN	240,000.00	29.08.2014	02/46/LOANS/3020
17	002	CONSUMER LOAN	200,000.00	30.08.2014	02/46/LOANS/3022
18	002	CONSUMER LOAN	450,000.00	30.08.2014	02/46/LOANS/3025
19	002	CONSUMER LOAN	320,000.00	30.08.2014	02/46/LOANS/3024
20	002	CONSUMER LOAN	460,000.00	30.08.2014	02/46/LOANS/3049
21	002	CONSUMER LOAN	200,000.00	30.08.2014	02/46/LOANS/3050
22	002	CONSUMER LOAN	300,000.00	30.08.2014	02/46/LOANS/3051
23	002	CONSUMER LOAN	460,000.00	30.08.2014	02/46/LOANS/3052
24	002	CONSUMER LOAN	600,000.00	30.08.2014	02/46/LOANS/3053
25	002	CONSUMER LOAN	200,000.00	27.08.2014	02/46/LOANS/2951
26	002	CONSUMER LOAN	500,000.00	30.08.2014	02/46/LOANS/3040
27	002	CONSUMER LOAN	450,000.00	30.08.2014	02/46/LOANS/3041
28	002	CONSUMER LOAN	390,000.00	30.08.2014	02/46/LOANS/3042
29	002	CONSUMER LOAN	580,000.00	30.08.2014	02/46/LOANS/3043
30	002	CONSUMER LOAN	748,000.00	30.08.2014	02/46/LOANS/3044 ✓
31	002	CONSUMER LOAN	300,000.00	30.08.2014	02/46/LOANS/3048
32	002	CONSUMER LOAN	250,000.00	30.08.2014	02/46/LOANS/3045
33	002	CONSUMER LOAN	670,000.00	30.08.2014	02/46/LOANS/3046 ✓
34	002	CONSUMER LOAN	700,000.00	30.08.2014	02/46/LOANS/3047 ✓
35	002	CONSUMER LOAN	200,000.00	30.08.2014	02/46/LOANS/3054
36	002	CONSUMER LOAN	500,000.00	30.08.2014	02/46/LOANS/3055
37	002	CONSUMER LOAN	200,000.00	30.08.2014	02/46/LOANS/3056
38	002	CONSUMER LOAN	470,000.00	30.08.2014	02/46/LOANS/3057
39	003	HOUSING LOAN	6,300,000.00	26.04.2014	BoR/Cr/2014/40
40	004	CONSUMER LOAN	125,000.00	29.08.2014	BOB/CR-CL/2014/144
41	004	CONSUMER LOAN	125,000.00	29.08.2014	BOB/CR-CL/2014/140

42	004	CONSUMER LOAN	40,000.00	29.08.2014	BOB/CR CL/2014/149
43	004	CONSUMER LOAN	290,000.00	27.08.2014	BOB/CR CL/2014/137
44	004	CONSUMER LOAN	42,000.00	21.08.2014	BOB/CR CL/2014/129
45	004	ESTABLISHMENT	50,000.00	29.08.2014	BOB/CR CL/2014/149
46	001	CONSUMER LOAN	150000	30/08/2014	01/LOANS/PMB/409
47	001	CONSUMER LOAN	100000	30/08/2014	01/LOANS/PMB/406
48	001	CONSUMER LOAN	150000	30/08/2014	01/LOANS/PMB/404
49	001	CONSUMER LOAN	300000	6/8/2014	01/LOANS/PMB/365
50	016	TPTL	700000	28TH AUGUST, 2014	016/BBH/TPTL-79/425

1 Dagana nil
 2 gasa nil
 3 deothang nil
 4 gedu nil
 5 bumthang nil
 6 Samtse nil
 7 punakha nil
 8 tsham nil
 9 pemagatsel nil
 10 city br nil
 11 Bz branch nil
 12 Tgang nil
 13 Tyangtse nil
 14 Sarpang nil
 15 Mongar nil
 16 lhuentse nil
 17 Trongsa nil
 18 Zhemgang nil
 19 Gomtu nil

S1 008 MORT 1.678m 28/08/14 normal/mort/2014/151
 S2 006 MORT 0.600m 28/08/14 06/38/mort/2014/152
 S3 013 CONL 0.130 30/08/14 010/34/loans/148
 S4 002 CONL 0.600m 30/08/14
 S5 002 CONL 0.700m 28/08/14
 S6 002 CONL 0.590m 28/08/14
 The sanction to be processed accordingly

Disbursement to be done through their
 go/cd accounts as the sanction/commitment
 has been conveyed before the 1st Sept 2014

[Signature]

BOB

Change Password 28/09/2017

Welcome 2060

Branch 180

12

2

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Branch Operations

Sales & Services

Back Office

Parameter Maintenance



Short Enquiry

CREATE LOAN AMEND LOAN ENQUIRE LOAN LOAN ADMINISTRATION INTEREST & ADJUSTMENT LOAN BACK OFFICE & CONTROL LOAN REPAYMENTS LOAN DISBURSEMENT MISC BATCH PROCESS

Main Details

Account No 200221032 BTN 0190 1010
Status DISC
Branch 00180

Account Description

CONSUMER LOAN-FLOATING

Account Name

Mrs. TENZIN WANGMO

Loan Term

60

Term Basis

M

Loan Summary

Application Amount

320000.00

Ideal Balance

0.00

Interest Rate

08.8500

Advanced Amount

320000.00

Repayment Rate

08.8500

Repayment Amount

0.00

Next Installment Amount

0.00

Security Amount

0.00

Drawing Amount

0.00

Approved Amount

960000.00

Loan balance

0.00

Total Arrear Accrual

0.00

Repayment Remaining

033

Invoice Generation Applicable

Select

Invoice Generation Days

0

Uncleared Value

0.00

Other Details

Important Dates

Interest Increment/Accrual

NPA Processings

Mailing Options

21/09/2017Disbursed
Amt.Approval of LoanEnquiry
NPA Enquiry

BOB

Change Password 28/09/2017

Welcome 2060

Branch 180

12

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Branch Operations

Sales & Services

Back Office

Parameter Maintenance



Change Password

22/09/2017

Welcome 2376

Branch 290

13

10



Branch Operations

Sales & Services

Back Office

Parameter Maintenance



Generate Disbursement Schedule

CREATE LOAN AMEND LOAN ENQUIRE LOAN LOAN ADMINISTRATION INTEREST & ADJUSTMENT LOAN BACK OFFICE & CONTROL LOAN REPAYMENTS LOAN DISBURSEMENT MISC BATCH PROCESS

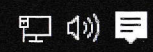
Disbursement Schedule Enquiry

Customer Details

CIF Number	10082674	Product Description	CONSUMER LOAN-FLOATING
Customer Name	Mr. SANGAY TSHERING		
Address	BAJO	Account No	→ 102932620
	THEDTSHO	Status	FULL DISBS
	NA	Approved/Application Amount	511,400.00 <i>k</i>
	WANGDUE PHODRANG	Disbursed Amount	500,000.00

Disbursement Schedule Details

Print

*Dewathang Branch**Achie**11,400*



Change Password

22/09/2017

Welcome 2376

Branch 290

13

10



Branch Operations

Sales & Services

Back Office

Parameter Maintenance



Short Enquiry

CREATE LOAN AMEND LOAN ENQUIRE LOAN LOAN ADMINISTRATION INTEREST & ADJUSTMENT LOAN BACK OFFICE & CONTROL LOAN REPAYMENTS LOAN DISBURSEMENT MISC BATCH PROCESS

Main Details

Account No	102932608	BTN	0190	1010	Account Description	CONSUMER LOAN-FLOATING		
Status	DISC				Account Name	SANGAY DORJI		
Branch	00260				Loan Term	62	Term Basis	M

Loan Summary

Application Amount	500000.00	Approved Amount	511400.00
Ideal Balance	0.00	Loan balance	0.00
Interest Rate	08.8500		
Advanced Amount	500000.00	Total Arrear Accrual	0.00
Repayment Rate	08.8500		
Repayment Amount	0.00	Repayment Remaining	041
Next Installment Amount	0.00	Invoice Generation Applicable	Select
Security Amount	0.00	Invoice Generation Days	0
Drawing Amount	0.00	Uncleared Value	0.00

Other Details

Important Dates

Interest Increment/Accrual

NPA Processings

Mailing Options

*closed acc.*Arrears Condition Enquiry
NPA Enquiry



BANK OF BHUTAN LTD.

dhil Company

Ref:- 14/BBP-CL- 29

The Branch Manager
Bank of Bhutan Limited
Paro Branch

འབྲུག་གི་དངུལ་ཁང་ཚད་འཛིན།



18.01.2016

Handwritten signature

Dear Sir

LOANS AND ADVANCES
OPENING OF NEW LOAN ACCOUNT IN
NAME OF MR. DAWA TSHERING

This is to inform you that we have released a Consumer Loan No. 014CONL002165 of Nu.600,000/- to Mr. Dawa Tshering, Teacher, Drukgyel Higher Secondary School, Paro on 14.08.2014 as per your recommendation.

In this connection we observed implication of penalty even after his regular deposit on the statement(Statement Attached) and found that while opening the loan account we had wrongly input due date in this system.

Therefore, will close the existing loan account no. 014CONL002165 and open fresh loan account in his name with all terms and condition as before.

Thanking You

Yours faithfully,

(Gopal Chhetri)
Branch Manager,

Copy to: 1. The Head (Credit Dept), HO, BOBL, Babesa, Post Box No. 102, Thimphu
2. Mr. Dawa Tshering, Teacher, Drukgyel Higher Secondary School, Paro

Mr. Dawa Tshering
Teacher
Drukgyel Higher Secondary School
Paro

Dear Sir

LOANS AND ADVANCES.

CONSUMER LOAN OF NU. 600,000/- IN FAVOUR OF MR. DAWA TSHERING

With reference to your application dated 12.08.2014 we are pleased to inform you that we have sanctioned and released a consumer loan of Nu. 600,000/- on the following terms and conditions:

- | | |
|--|---|
| 1. Consumer loan account No | : 014CON1002165 |
| 2. Name of applicant. | : Mr. Dawa Tshering |
| 3. I.D Card No. | : 11608000116 |
| 4. Designation and Grade | : Teacher, 6 |
| 5. Office Address | : Drukgyel Higher Secondary School, Paro |
| 6. Loan Amount | : Nu. 600,000/- (Six Hundred Thousand) only. |
| 7. Purpose | : Personal Use |
| 8. Rate of interest | : 13.33% p.a |
| 9. Loan Period | : 7 Years |
| 10. Repayment | : Nu. 11,100/- w.e.f September 2014 |
| 11. Name of Guarantor | : Mrs. Tshering pemo, Teacher |
| 12. I.D No (Guarantor) | : 10806000996 |
| 13. Address of the guarantor | : Drukgyel Higher Secondary School, Paro |
| 14. Saving account for loan EMI deposit is | : 10901442551901237 |
| 15. General | : Late Fee @5% on the overdue amount shall be charge in case of nonpayment of your monthly installment. |
- : Nu. 800/- is debited to your account being loan processing fee
: Kindly acknowledge on the duplicate copy of this letter as a token of acceptance of our above terms and conditions.

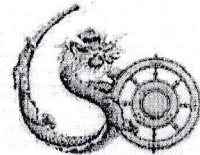
Yours faithfully

(D. Monger)
Manager (Loan)

Copy to:

1. Dasho Dzongrab, Dzongkhag Administration, Paro. As per your recommendation, we have sanctioned a Consumer Loan of Nu. 600,000/- to Mr. Dawa Tshering on above terms and conditions;
2. The Finance Officer, Dzongkhag Administration, Paro with a request to deduct the monthly loan installment of Nu 11,100/- Per month from her salary w.e.f September 2014 till the loan account is fully Liquidated
3. Mrs. Tshering Pemo, Teacher, Drukgyel Higher Secondary School, Paro for information as guarantor to the loan, " Please note that as a guarantor, your liabilities are co-extensive to that of the above borrower, In any event that the borrower is unable to liquidate the loan. You as guarantor are liable for the repayment of the balance"
4. The Head (Credit), BOB Head Office, Babesa, Post Box No. 102, Thimphu for information and further necessary action.

For further information, contact the nearest BOBL branch or call customer service at 1095
SAVE AND GROW with Bank of Bhutan
www.bob.bt



Note Sheet

Disaster Recovery – Pilot Drill Conducted on 30 April 2017

As part of the new TCS BaNCS CBS implementation, we had also set up a Disaster Recovery Site (DRS) at Thimphu. This site is currently collocated at BPC's Data Centre in Thimphu. It is expected that when our Main Data Centre at Phuentsholing is inaccessible for any reason for an extended period of time, branches should be able to connect to the DRS and continue the operations.

Apart from the required hardware, CBS software has also been installed at the DRS and the logs of the transactions hitting the Production CBS Database are being continuously shipped to DRS and applied to the DRS database. Thus, DRS database is always kept in sync with the DC Production database. DRS presently has about 50% of the processing capacity of our Main Data Centre at Phuentsholing.

Till now we could not test the operational readiness of the DRS, as we had to address the following infrastructural bottlenecks at the DRS:

1. Initially, the database replication itself was not happening reliably. This was finally tracked to network bandwidth limitations and was resolved through a network upgrade.
2. We had to make changes to the network links between the branches and DRS so that branches could directly connect to DRS without having to rely on DC connectivity.
3. A dedicated Firewall had to set up at the DRS to control access to the DRS servers.
4. Sudden power outage at BPC's Data Centre resulted in some of the storage disks failing as well as the storage configuration got corrupted. These issues were resolved with the help of the hardware vendor and their technical support team.
5. The CBS set up at DRS had to be tested to ensure that all transactions were working and that the EOD operations could be run at the DRS.

We have since addressed the above issues and the DRS is now more or less ready for operational testing. Accordingly, we did a pilot Disaster Recovery (DR) Drill on 30 Apr 2017. The major milestones of the pilot DR Drill were as under:

1. All the pending logs shipped from DC were applied to the DRS database and it was synchronized with the production database.
2. Production database at DC was brought down and the DRS database was started.
3. ATM, Internet Banking and mBoB servers were retained at DC itself and the customer transactions were redirected to the DRS CSB and database.
4. Changbangdu (Sunday working) branch carried out their normal operations from 09:00 am to about 01:00pm. The branch connected to DRS and worked as usual on the CBS.
5. All channel transactions hit the DRS database and updated the accounts.
6. Thereafter operations were switched back to DC. DRS database was shut down and DC database was started.
7. During the switch over and switch back operations, the channel services were not available.

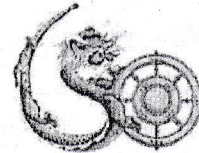
4/05/2017

BOB/MAMT/320



Bank Company

ཨ་ཁུག་གི་དངུལ་ཁང་ཚད་འཛིན།



8. Database logs generated by DRS database during the transactions were getting automatically shipped to DC and were automatically applied to the production database. The two databases were, therefore, in sync.
9. Normal EOD operations were carried out at DC. 30 April was a month-end date and the processing normally takes longer than a normal day End of Day (EOD) operations. Also the DRS processing capacity is only about 50% of that of DC's. Hence, we ran the month-end EOD processes at DC.

The switch over to DRS from DC was started at about 06:00 am and completed by about 08:45am. Changbangdu branch started their operations at about 09:00am and continued till 01:00pm. Switch back to DC from DRS was started at about 2:00pm and completed by about 04:15pm. However, as regards the channels, we experienced connectivity issues, which were identified and resolved. Thus, mBoB and B-Wallet were made operational at about 09:30am and ATM services were working from about 10:45am.

Based on our experiences during the above pilot DR Drill, we propose to proceed as under:

1. We have identified the problems and precautions to be taken while switching over to DRS. These are also being documented by our DC Team.
2. Based on these learnings, we will now work on maintaining ready-to-use configuration files for the various servers. This will help in speeding up the switch over and minimising the downtime required for switch over to DRS and switch back to DC.
3. Thereafter, we will carry out a similar test on another day to further streamline the processes. Also in the next attempt, we plan to run the EOD operations also in the DRS set up.
4. In the next phase, we will repeat the exercise with more branches to further fine-tune the processes.
5. Meanwhile, we will also be working on activating the DR set up for mBoB and Internet Banking. This will help us in running the entire operations, including all channels, from DRS and totally bypass DC. We plan to reach this status in about 5 - 6 months.

Submitted for information.

A. Vijaya Kumar

(A. Vijaya Kumar)

Chief IT Officer

Congratulations to IT team for conducting first ever DR drill. Please ensure that all learnings are recorded and documented to be incorporated in the final process document for BCB.

Karma Dema
Director - Operations

(Pema N Nadik)
Chief Executive Officer

Bank of Bhutan Limited
Post Box No. 102, Babesa, Thimphu, Bhutan
PABX: +975 2 334333; Fax: +975 2 335784
www.bob.bt, Toll free contact center at 1095

CARDNUMBER2	CARDHOLDERNAME2
461125XXXXX5854	KEZANG
461125XXXXX5854	TASHI PEM
461125XXXXX8031	PEMA NAMGYEL NADIK
461125XXXXX8031	RINZIN LHAMU
461125XXXXX881	UGYEN TSHEWANG
461125XXXXX881	WANGMO
461125XXXXX1772	PAMELA TSHERING
461125XXXXX1772	WANGCHUK GYALTSHEN
470401XXXXX2667	TSHERING WANGMO
470401XXXXX2667	TSHERING ZANGMO
470401XXXXX2683	PEMA NAMGYEL NADIK
470401XXXXX2683	RINZIN LHAMU
470401XXXXX705	CHHIMI DORJI HING
470401XXXXX705	DENKI LHAMU

TXN_DATE	MERCHANT_NAME
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE
15-Sep-17	ANNUAL FEE

Annual

TRANS_A	STMT_DATE4
999	15-SEP-17 ✓
299	15-SEP-17 ✓
999	15-SEP-17 ✓
299	15-SEP-17 ✓
999	15-SEP-17
299	15-SEP-17
999	15-SEP-17
299	15-SEP-17
999	15-SEP-17
299	15-SEP-17
999	15-SEP-17
299	15-SEP-17
999	15-SEP-17
299	15-SEP-17

Bank of Bhutan Limited
Post Box No. 75, Samdrup Lam, Phuentsholing, Bhutan, Toll Free No: 1095.
Landline: +975-2-349203, Fax: +975-5-252641
www.bob.bt

BOB CREDIT CARD STATEMENT

Name:	MR. UGYEN TSHEWANG	Statement Date	15-SEP-17
Address:	POST BOX 315, RICB	Payment Due Date	30-Sep-17
	RICBL	Total Amount Due	4074.23
	THIMPHU	Minimum Amount Due	1018.56
Interest will be levied if total amount due is not paid			

ACCOUNT NUMBER

Previous Balance		Purchases & Other Charges		Payment & Other Credits		Total Amount Due
0.00	+	4074.23	-	0.00	=	4074.23

Date	TRANSACTION DETAILS	Amount (In Nu)
	4611 XXXX XXXX 0881	
06-Sep-17	CheapTix*7293681849889 WWW.CTIX.INFO	2776.23
15-Sep-17	ANNUAL FEE	999.00
	4611 XXXX XXXX 0899	
15-Sep-17	ANNUAL FEE	299.00

Credit Summary	Credit Limit	Available Credit
	117500.00	113425.77

IMPORTANT MESSAGES

Page 1 of 1

PAYMENT SLIP

Credit Card No	Total Amount Due	Minimum Amount Due	Statement Date	Payment Due Date
4611 XXXX XXXX 0881	4074.23	1018.56	15-SEP-17	30-Sep-17
Payment Details	Date	Bank & Branch	Cheque No / Cash	Amount

Please write your card number in full in your cheque/DD while making payment

Your Own Bank

Bank of Bhutan Limited
Post Box No. 75, Samdrup Lam, Phuentsholing, Bhutan, Toll Free No: 1095,
Landline: +975-2-349903, Fax: +975-5-252641
www.bob.bt

BOB CREDIT CARD STATEMENT

Name:	MR. KEZANG	Statement Date	15-SEP-17
Address:	Managing Partner	Payment Due Date	30-Sep-17
	InfoAge Consulting	Total Amount Due	1298.00
	Changzamtog	Minimum Amount Due	324.50
	11001	Interest will be levied if total amount due is not paid	

ACCOUNT NUMBER

Previous Balance	+	Purchases & Other Charges	-	Payment & Other Credits	=	Total Amount Due
0.00		1298.00		0.00		1298.00

Date	TRANSACTION DETAILS	Amount (In Nu)
15-Sep-17	4611 XXXX XXXX 5854 ANNUAL FEE	999.00
15-Sep-17	4611 XXXX XXXX 5979 ANNUAL FEE	299.00

Credit Summary	Credit Limit	Available Credit
	199380.00	198082.00

IMPORTANT MESSAGES

Page 1 of 1

PAYMENT SLIP

Credit Card No	Total Amount Due	Minimum Amount Due	Statement Date	Payment Due Date
4611 XXXX XXXX 5854	1298.00	324.50	15-SEP-17	30-Sep-17
Payment Details	Date	Bank & Branch	Cheque No / Cash	Amount

Please write your card number in full in your cheque/DD while making payment

Ameyure J

Operations Department

~~Ameyure J~~

འབྲུག་གི་དངུལ་ཁང་།

BOB

BANK OF BHUTAN

A Bhil Company

BoB/HO-OD/ADC-Memo/2017/ 036

11th April 2017

INTERNAL OFFICE MEMO.

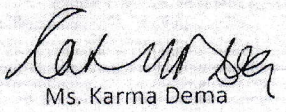
To: The Head, Marketing and Customer Service Division
From: The Director (Operations), Operations Department
Subject: Real Time ATM Monitoring Tool.

Pursuant to the discussion in the Monthly Customer Service Meeting held on 8th April 2017 at the conference hall, Head Office, as proposed by the Alternate Delivery Channel Division, it has been decided that the Real time ATM monitoring Tool, *Radmin*, the access to this system shall be given to the officials of the Contract Center. The designated officials of the contract center are hereby instructed to undertake the following due diligence and escalation if required;

1. The contract Center will have "View" access for all the ATMs (both NCR and Diebold) for the purpose of monitoring the actual status of the individual ATMs at the given point in time.
2. The details to log in the monitoring tool are shown below apart from the telephonic guidance that will be provided from the Alternate Delivery Channel division.
3. The contract Center can have the concurrent log in, however must ensure the full responsibility of the resources and encourage dividing the terminals for monitoring purposes.
4. **NO OFFICIALS** shall be allowed to download any footage under any circumstances.
5. **NO OFFICIALS** shall be allowed to switch off the power button intentionally or unintentionally which otherwise will trigger shutting down the ATM remotely.
6. The access being given is exclusively for the purposes of monitoring the ATM Terminals during non working hours and long holidays including Sundays.
7. Depending on the outcome of the routine monitoring, the CC can initiate the escalation as per current practices.

Please bring the content of this instruction in the notice of all contract centre employees for immediate implementation

In case of any clarification please contact us.


Ms. Karma Dema
Director (Operations)

Enclosure:

1. Process and Procedure screen shots
2. The ATM Health Check Up Status Screen Shots

File
PDF format
Shared with M.D.
14/4/17

ANNEXURES



List of users with blank user name

SL. NO.	TELLER_NO	TELLER/USER_NAME	USER_TYPE	BRCH_NO	CAPABLE	GRP_NO
1	2294		99	9990	16	11
2	1835		3	140	5	2
3	1394		35	140	10	3
4	1585		13	320	10	3
5	2254		35	30	10	3
6	1685		3	30	5	2
7	1752		3	30	5	2
8	1724		3	50	5	2
9	2163		17	270	8	3
10	1957		99	9990	16	11
11	1733		35	250	10	3
12	1778		3	80	5	2
13	2273		7	260	12	5
14	1527		13	220	10	3
15	1780		3	20	5	2
16	2352		13	110	10	3
17	2383		13	110	10	3
18	1397		35	230	10	3
19	1678		3	230	5	2
20	1573		12	230	2	2
21	1817		3	60	5	2
22	1932		3	30	5	2
23	1779		3	20	5	2
24	2127		13	10	10	3
25	2128		10	20	1	1
26	1328		14	9990	12	5
27	1315		3	130	5	2
28	2332		6	181	12	5
29	1796		3	181	5	2
30	1923		3	20	5	2
31	2378		35	20	10	3
32	1580		13	90	10	3
33	1928		12	100	2	2
34	2302		17	270	8	3
35	1800		3	170	5	2
36	2232		12	9990	2	2
37	2322		35	20	10	3

List showing groupwise capability level assigned to various users

S/n	Transaction Range	Name			Groupwise Capability Level Assigned										
					G1	G2	G3	G4	G5	G6	G7	G8	G9	G10	G11
1	0-499	1	DEP	Common Deposit Account Enquiries	4	8	10	4	12	4	8	10	0	4	16
2	450-450	65	DEP	Transaction Enquiry (Deposits: Transaction Enquiry)	4	4	4	2	4	4	4	4	0	2	16
2	451-499	66	DEP	TD Account Enquiries (Deposits: Customer Info Enquiry)	4	8	10	2	12	4	6	10	0	0	16
3	500-509	40	DEP	Deposits: Passboook Printing,TD Certificate	4	8	8	0	12	4	0	10	0	0	16
4	510-510	64	DEP	Enquire/Maintain TDS Details	4	8	10	0	12	4	0	10	0	0	16
5	511-711	63	DEP	Denomination Certificate, Statement, Passbook printing	4	8	10	0	12	4	8	10	0	0	16
6	712-1000	41	DEP	Acknowledgement, Printing, Adjustments, Receipt Enquiry	4	8	10	8	12	8	10	10	0	16	16
7	1001-1999	2	DEP	Deposit: Financial Transactions	4	8	10	4	12	8	12	10	0	0	16
8	2000-2000	42	DEP	Deposit Account Creation, Amendment (Create Deposit Account)	0	8	10	0	12	0	0	10	0	0	16
9	2001-7010	3	DEP	OD Create/Maintain, Interest, ATM	4	8	10	2	12	8	8	10	0	0	16
10	7010-7010	4	DEP	OD Details Amendment	0	8	10	0	12	0	0	10	0	0	16
11	7011-9569	5	DEP	Account Amendment, Messages, Enquiry, Fees	6	8	10	4	12	6	10	10	12	12	16
12	9009-9016	37	PFM	Branch, Teller Operations	0	8	10	0	12	0	12	10	12	12	16
13	9570-9579	28	OLR	Clearing – Exception processing	2	8	10	0	12	8	0	10	0	0	16
14	9580-9754	33	DEP	User, Terminal Enquiry	4	4	10	4	12	4	10	10	16	10	16
15	9755-9775	25	DEP	User (admin functions)	4	4	10	4	12	4	10	10	16	10	16
16	9776-9994	26	DEP	User (admin functions)	4	4	10	4	12	4	10	10	16	10	16
17	9995-9998	18	PFM	Terminal/User related (Create/Delete)	4	4	4	4	4	4	4	10	16	4	16
18	10010-19961	7	LON	Loan Transactions	8	10	12	2	12	6	2	10	0	0	16
19	20008-29095	8	GEN	GL, Remittances	4	8	10	4	12	6	10	10	0	0	16
20	31100-31245	10	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
21	31246-31427	43	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
22	31248-31289	44	PFM	Parameter setup	0	0	0	0	0	0	0	10	0	16	16
23	31290-31290	45	PFM	Institution parameter	0	0	0	0	0	0	0	10	0	16	16
24	31291-31303	46	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
25	31304-31306	47	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
26	31307-31382	48	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
27	31383-31386	49	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
28	31387-31398	50	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
29	31399-31401	51	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
30	31402-31446	52	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
31	31447-31447	53	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
32	31448-31709	54	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16

S/n	Transaction Range	Name		Groupwise Capability Level Assigned											
				G1	G2	G3	G4	G5	G6	G7	G8	G9	G10	G11	
33	31710-31710	55	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
34	31711-31772	56	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
35	31773-31773	57	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
36	31774-31831	58	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
37	31832-31832	59	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
38	31833-31954	60	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
39	31955-31955	61	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
40	31956-31999	62	PFM	Parameter Maintenance	0	0	0	0	0	0	0	10	0	16	16
41	32000-32999	20	LON	Enquiry	4	4	4	4	4	4	4	4	4	4	16
42	33000-33999	17	VPI	Enquiry, VPIS	4	8	10	12	12	6	10	10	0	0	16
43	34000-34480	13	VIS	LOS,VISA	8	8	10	0	12	6	4	10	0	0	16
44	34481-36000	38	SDV	SDV transaction, enquiry	4	8	10	10	12	4	0	10	0	0	16
45	36001-36999	38	SBR	Service branch (clearing back office) transactions	4	8	10	0	12	6	0	10	0	0	16
46	40000-43999	16	CTA	CTA Transactions	4	6	10	0	12	6	10	10	0	0	16
47	44000-45999	67	IET	LC, Bills	4	6	8	2	12	6	10	10	0	0	16
48	46000-49999	68	CTA	CTA	4	8	10	0	12	6	10	8	0	0	16
49	50210-51369	12	CAS	CAS, Cheques, Enquiry	4	8	10	10	12	6	10	8	0	0	16
50	51370-51376	23	DEP	Cheques	0	0	0	0	0	0	0	0	0	0	0
51	51377-52999	24	CAS	Cheques Admin	4	8	10	0	12	8	8	8	0	0	16
52	55000-5999	27	SPY	SWIFT Messages, Remittances	0	0	0	0	0	0	0	0	0	0	0
53	60000-69399	6	CIF	Customer, Limits, Sweeps, Relation	4	8	10	4	12	8	10	8	16	0	16
54	69400-69450	9	OLR	Enquiry	4	4	4	4	4	4	4	4	0	0	16
55	69451-69999	11	CIF	Enquiry	4	8	10	0	12	8	10	10	0	16	16

List of CASA accounts with negative current balances

S.N	ACCT NO.	BRANCH NO.	CURR. STATUS	ACCT TYPE	INT CAT	CUR.	CUSTOMER NO.	CURR BAL
1	10244122	170	0	10	1002	BTN	1190087	-63,403.41
2	10175846	110	0	10	1002	BTN	1114509	-26,769.99
3	10045851	20	0	10	1002	BTN	1029214	-38,312.29
4	10006016	10	0	10	1002	BTN	1004213	-32,918.22

List of loans with negative interest outstanding

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
1	101737686	11368563	110	07-10-09	07-10-09	07-02-17	442,000.00	1901001	134	35,055.62	-62.50	34,993.12	4,769.14
2	100254791	10363869	20	10-08-11	10-08-11	10-09-16	500,000.00	1901001	134	39,201.97	-15.68	39,186.29	9,594.65
3	101745439	11369340	110	22-04-06	22-04-06	22-04-27	1,600,000.00	1301001	15	1,099,907.91	-2,249.24	1,097,658.67	14,014.69
4	101745440	11369373	110	05-06-06	05-06-06	05-06-28	1,600,000.00	1301001	15	739,994.88	-2,249.43	737,745.45	8,834.84
5	102095715	11646305	140	04-06-09	04-06-09	04-07-16	300,000.00	1901001	134	11,877.67	-107.36	11,770.31	5,320.71
6	101103842	10873698	40	01-09-10	01-09-10	01-11-17	192,000.00	1901001	134	35,009.52	-1,410.65	33,598.87	2,134.74
7	101553473	11235725	80	28-04-10	28-04-10	28-05-17	300,000.00	1401002	123	55,658.80	-171.34	55,487.46	5,027.83
8	102794939	12252127	250	23-10-09	23-10-09	23-09-16	96,000.00	1901001	134	8,528.12	-37.39	8,490.73	1,702.58
9	101008880	10797886	30	17-08-11	17-08-11	17-10-16	442,000.00	1401001	120	65,032.66	-517.32	64,515.34	9,619.79
10	102708847	12155746	230	09-03-10	09-03-10	09-05-17	131,000.00	1901001	134	25,861.87	-13.59	25,848.28	2,297.70
11	102794848	12228536	250	09-04-09	09-04-09	09-05-16	233,000.00	1901001	134	4,886.36	-74.85	4,811.51	4,022.10
12	101108998	10897440	40	01-04-05	01-04-05	01-05-25	3,500,000.00	1301001	15	1,595,844.10	-220.52	1,595,623.58	22,443.66
13	101109196	10903997	40	04-07-08	04-07-08	04-08-18	265,000.00	1301001	15	73,179.52	-63.01	73,116.51	2,981.19
14	102794837	12228354	250	18-02-09	18-02-09	18-03-16	96,000.00	1901001	134	1,726.81	-33.63	1,693.18	1,715.49
15	102795047	12211384	250	19-03-10	19-03-10	19-04-17	130,000.00	1901001	134	26,980.28	-23.46	26,956.82	2,280.33
16	102542507	11976795	190	20-04-09	20-04-09	20-05-16	286,000.00	1901001	134	4,306.09	-12.40	4,293.69	4,332.46
17	102708789	12155940	230	27-05-09	27-05-09	27-07-16	180,000.00	1901001	134	5,366.61	-140.26	5,226.35	2,738.49
18	102794962	12216836	250	24-11-09	24-11-09	24-06-16	200,000.00	1901001	134	3,642.18	-42.78	3,599.40	2,437.99
19	103033950	12105308	290	12-07-10	12-07-10	12-10-17	90,000.00	1901001	134	20,916.71	-186.17	20,730.54	1,345.63
20	102542541	11976831	190	28-11-09	28-11-09	28-12-16	135,000.00	1901001	134	16,437.56	-1.14	16,436.42	2,177.10
21	102542530	11976820	190	10-11-09	10-11-09	10-12-16	228,000.00	1901001	134	27,363.24	-2.96	27,360.28	3,232.30
22	100012558	10014466	10	18-11-08	18-11-08	18-04-28	460,000.00	1301001	15	325,249.13	-8,590.48	316,658.65	3,887.66
23	100012525	10014002	10	23-04-01	23-04-01	23-05-21	1,300,225.00	1301001	15	554,845.34	-4,735.58	550,109.76	11,638.87
24	102931172	12330865	260	11-08-10	11-08-10	11-09-17	98,000.00	1901001	134	21,147.83	-18.38	21,129.45	1,540.46
25	101840832	11440698	120	25-05-09	25-05-09	25-06-16	280,000.00	1901001	134	4,580.44	-49.73	4,530.71	4,662.50
26	102657290	12072937	210	14-04-11	14-04-11	14-06-16	330,000.00	1901001	134	0.00	-108.87	-108.87	7,400.00
27	103037296	12113013	290	22-04-11	22-04-11	22-11-39	7,750,000.00	1301001	15	7,657,816.44	-9,929.21	7,647,887.23	70,467.17
28	101110099	10874035	40	15-09-10	15-09-10	15-11-17	200,000.00	1401002	123	53,332.70	-62.10	53,270.60	3,269.13
29	102708847	12155746	230	09-03-10	09-03-10	09-05-17	131,000.00	1901001	134	25,861.87	-13.59	25,848.28	2,297.70
30	102795047	12211384	250	19-03-10	19-03-10	19-04-17	130,000.00	1901001	134	26,980.28	-23.46	26,956.82	2,280.33
31	102794848	12228536	250	09-04-09	09-04-09	09-05-16	233,000.00	1901001	134	4,886.36	-74.85	4,811.51	4,022.10
32	101109196	10903997	40	04-07-08	04-07-08	04-08-18	265,000.00	1301001	15	73,179.52	-63.01	73,116.51	2,981.19
33	102794837	12228354	250	18-02-09	18-02-09	18-03-16	96,000.00	1901001	134	1,726.81	-33.63	1,693.18	1,715.49
34	102799110	10208962	250	08-12-09	08-12-09	08-12-16	266,000.00	1701001	130	31,314.87	-74.86	31,240.01	4,264.47
35	102708789	12155940	230	27-05-09	27-05-09	27-07-16	180,000.00	1901001	134	5,366.61	-140.26	5,226.35	2,738.49
36	102542507	11976795	190	20-04-09	20-04-09	20-05-16	286,000.00	1901001	134	4,306.09	-12.40	4,293.69	4,332.46
37	103037831	12115328	290	21-10-11	21-10-11	21-11-16	945,000.00	1404001	120	200,782.14	-4,484.98	196,297.16	20,279.47
38	101108998	10897440	40	01-04-05	01-04-05	01-05-25	3,500,000.00	1301001	15	1,595,844.10	-220.52	1,595,623.58	22,443.66
39	102794973	12230419	250	12-12-09	12-12-09	12-02-17	157,000.00	1901001	134	23,062.98	-40.01	23,022.97	2,703.67
40	101008880	10797886	30	17-08-11	17-08-11	17-10-16	442,000.00	1401001	120	65,032.66	-517.32	64,515.34	9,619.79
41	100016777	10988021	10	02-11-11	02-11-11	02-01-17	170,000.00	1401001	120	29,318.62	-837.01	28,481.61	3,676.56
42	101103751	10902701	40	20-03-10	20-03-10	20-03-17	100,000.00	1901001	134	16,912.68	-17.55	16,895.13	1,757.47
43	101103706	10867062	40	02-02-10	02-02-10	02-02-17	150,000.00	1901001	134	21,932.99	-42.60	21,890.39	2,560.41
44	101103659	10875244	40	07-12-09	07-12-09	07-12-16	200,000.00	1901001	134	23,572.54	-38.61	23,533.93	3,502.46
45	101103717	10886187	40	01-03-10	01-03-10	01-04-17	200,000.00	1901001	134	22,232.73	-42.61	22,190.12	2,272.49

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
46	102095908	11678892	140	01-12-09	01-12-09	01-11-16	295,000.00	1901001	134	28,726.49	-9.83	28,716.66	5,006.93
47	101103570	10897326	40	16-05-09	16-05-09	16-06-16	289,000.00	1901001	134	988.12	-44.43	943.69	2,113.32
48	100018038	10107282	10	19-09-11	19-09-11	19-11-16	789,000.00	1404001	120	139,316.78	-2,053.19	137,263.59	17,200.00
49	101103558	10897019	40	08-04-09	08-04-09	08-05-16	89,000.00	1901001	134	0.00	-5.16	-5.16	1,183.75
50	100302826	11504007	20	19-10-11	19-10-11	19-11-16	945,000.00	1404001	120	187,065.95	-4,040.59	183,025.36	20,795.46
51	101103739	10887158	40	02-03-10	02-03-10	02-04-17	200,000.00	1901001	134	34,552.27	-116.47	34,435.80	3,332.61
52	100254882	10289668	20	18-08-11	18-08-11	18-10-18	500,000.00	1901001	134	221,067.27	-3,698.47	217,368.80	8,566.71
53	102095817	11691198	140	16-09-09	16-09-09	16-08-16	282,000.00	1901001	134	14,220.54	-56.27	14,164.27	4,834.48
54	102979283	12354060	280	01-10-09	01-10-09	01-11-16	75,000.00	1901001	134	7,659.67	-1.14	7,658.53	1,136.86
55	102979294	12354071	280	17-11-09	17-11-09	17-12-16	200,000.00	1901001	134	25,559.27	-1.46	25,557.81	3,368.73
56	102095589	11646316	140	13-07-09	13-07-09	13-07-16	280,000.00	1901001	134	9,206.93	-83.25	9,123.68	4,816.01
57	102931332	12325244	260	29-08-11	29-08-11	29-09-18	500,000.00	1901001	134	212,025.81	-10.32	212,015.49	8,396.01
58	102931321	12325266	260	23-08-11	23-08-11	23-09-18	350,000.00	1901001	134	150,763.68	-74.97	150,688.71	6,010.21
59	101103853	10909615	40	18-10-10	18-10-10	18-12-17	50,000.00	1901001	134	8,050.55	-178.18	7,872.37	493.80
60	101103682	10865815	40	15-01-10	15-01-10	15-01-17	214,000.00	1901001	134	26,053.33	-29.80	26,023.53	3,404.77
61	101103615	10895759	40	20-08-09	20-08-09	20-07-16	246,000.00	1901001	134	12,760.86	-90.35	12,670.51	4,338.24
62	102979250	12354004	280	13-05-09	13-05-09	13-06-16	215,000.00	1901001	134	7,075.64	-8.21	7,067.43	3,580.00
63	102979261	12354026	280	31-07-09	31-07-09	31-08-16	225,000.00	1901001	134	15,229.81	-5.96	15,223.85	3,902.05
64	102095793	11696107	140	29-07-09	29-07-09	29-08-16	77,000.00	1901001	134	1,016.89	-15.77	1,001.12	494.17
65	102982989	12369677	280	19-12-09	19-12-09	19-01-17	297,000.00	1401002	123	39,126.25	-1.76	39,124.49	4,642.35
66	102979249	12353985	280	27-04-09	27-04-09	27-05-16	150,000.00	1901001	134	2,501.37	-6.45	2,494.92	2,523.29
67	102095680	11645981	140	15-05-09	15-05-09	15-06-16	200,000.00	1901001	134	2,833.73	-31.88	2,801.85	3,232.42
68	102095613	11646269	140	02-04-09	02-04-09	02-05-16	120,000.00	1901001	134	0.00	-13.86	-13.86	8.93
69	102095806	11654543	140	15-09-09	15-09-09	15-09-16	200,000.00	1901001	134	13,189.01	-46.62	13,142.39	3,379.65
70	102095691	11695614	140	15-05-09	15-05-09	15-06-16	79,000.00	1901001	134	2,491.97	-10.99	2,480.98	847.19
71	102103738	11678892	140	19-11-09	19-11-09	19-12-16	208,000.00	1701001	130	24,701.16	-18.46	24,682.70	3,216.40
72	100256017	12271365	20	28-11-11	28-11-11	28-12-18	115,000.00	1901001	134	55,733.14	-0.55	55,732.59	1,991.41
73	101428169	11123237	70	22-01-10	22-01-10	22-02-17	100,000.00	1901001	134	15,905.85	-5.21	15,900.64	1,678.93
74	102095771	11646225	140	09-05-09	09-05-09	09-06-16	300,000.00	1901001	134	9,465.83	-71.54	9,394.29	4,958.73
75	102107370	11646281	140	11-05-09	11-05-09	11-05-16	273,000.00	1401002	123	4,193.60	-102.13	4,091.47	4,858.06
76	102756541	12174510	240	08-07-08	08-07-08	08-08-18	500,000.00	1301001	15	102,897.44	-27.04	102,870.40	4,184.35
77	102095931	11686687	140	21-01-10	21-01-10	21-02-17	170,000.00	1901001	134	26,875.76	-44.49	26,831.27	2,862.69
78	102095782	11646247	140	05-08-09	05-08-09	05-09-16	150,000.00	1901001	134	9,860.43	-22.23	9,838.20	2,667.14
79	102979646	12364715	280	12-01-12	12-01-12	12-03-17	350,000.00	1901001	134	74,153.38	-1,489.53	72,663.85	7,830.65
80	102107369	11645925	140	09-05-09	09-05-09	09-06-16	270,000.00	1401002	123	9,084.55	-97.18	8,987.37	4,724.09
81	102753277	12174281	240	03-12-09	03-12-09	03-01-17	154,340.00	1901001	134	24,038.05	-41.05	23,997.00	2,718.76
82	102106309	11689928	140	06-11-09	06-11-09	06-11-29	1,500,000.00	1301001	15	1,190,249.20	-71.11	1,190,178.09	13,432.89
83	100012398	10014160	10	13-02-06	13-02-06	13-03-21	800,000.00	1301003	15	377,233.70	-636.69	376,597.01	7,685.08
84	102578985	12029936	200	29-05-08	29-05-08	29-06-15	432,000.00	1901001	134	38,208.63	-656.16	37,552.47	6,534.32
85	101840854	11440723	120	20-07-09	20-07-09	20-08-16	279,000.00	1901001	134	12,456.39	-31.74	12,424.65	4,435.96
86	102095771	11646225	140	09-05-09	09-05-09	09-06-16	300,000.00	1901001	134	9,465.83	-71.54	9,394.29	4,958.73
87	102107370	11646281	140	11-05-09	11-05-09	11-05-16	273,000.00	1401002	123	4,193.60	-102.13	4,091.47	4,858.06
88	102359566	11869092	160	30-01-12	30-01-12	28-02-19	110,000.00	1901001	134	52,090.64	-912.62	51,178.02	1,820.98
89	102756541	12174510	240	08-07-08	08-07-08	08-08-18	500,000.00	1301001	15	102,897.44	-27.04	102,870.40	4,184.35
90	102095931	11686687	140	21-01-10	21-01-10	21-02-17	170,000.00	1901001	134	26,875.76	-44.49	26,831.27	2,862.69
91	102753277	12174281	240	03-12-09	03-12-09	03-01-17	154,340.00	1901001	134	24,038.05	-41.05	23,997.00	2,718.76
92	102106309	11689928	140	06-11-09	06-11-09	06-11-29	1,500,000.00	1301001	15	1,190,249.20	-71.11	1,190,178.09	13,432.89
93	102107369	11645925	140	09-05-09	09-05-09	09-06-16	270,000.00	1401002	123	9,084.55	-97.18	8,987.37	4,724.09
94	102095782	11646247	140	05-08-09	05-08-09	05-09-16	150,000.00	1901001	134	9,860.43	-22.23	9,838.20	2,667.14

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
95	101009033	10826274	30	30-11-09	30-11-09	31-12-16	247,000.00	1401002	123	31,254.59	-1,054.37	30,200.22	4,084.50
96	102979646	12364715	280	12-01-12	12-01-12	12-03-17	350,000.00	1901001	134	74,153.38	-1,489.53	72,663.85	7,830.65
97	102710540	12166009	230	19-03-14	19-03-14	19-04-19	200,000.00	1901001	134	75,200.19	-6.53	75,193.66	2,860.33
98	101004535	10812284	30	16-09-10	16-09-10	16-11-17	188,000.00	1901001	134	47,853.45	-849.63	47,003.82	2,917.92
99	101428067	11123328	70	11-03-10	11-03-10	11-04-17	175,000.00	1901001	134	32,597.57	-43.26	32,554.31	2,894.62
100	101841870	11473850	120	14-06-13	14-06-13	14-07-20	290,000.00	1901001	134	206,178.07	-207.18	205,970.89	5,299.62
101	100254791	10363869	20	10-08-11	10-08-11	10-09-16	500,000.00	1901001	134	39,201.97	-15.68	39,186.29	9,594.65
102	101745439	11369340	110	22-04-06	22-04-06	22-04-27	1,600,000.00	1301001	15	1,099,907.91	-2,249.24	1,097,658.67	14,014.69
103	101745440	11369373	110	05-06-06	05-06-06	05-06-28	1,600,000.00	1301001	15	739,994.88	-2,249.43	737,745.45	8,834.84
104	101737686	11368563	110	07-10-09	07-10-09	07-02-17	442,000.00	1901001	134	35,055.62	-62.50	34,993.12	0.00
105	102095715	11646305	140	04-06-09	04-06-09	04-07-16	300,000.00	1901001	134	11,877.67	-107.36	11,770.31	5,320.71
106	101548168	11220729	80	09-04-09	09-04-09	09-05-16	70,000.00	1901001	134	83.17	-9.44	73.73	692.47
107	101548215	11220796	80	31-10-09	31-10-09	30-11-16	180,000.00	1901001	134	20,614.07	-18.28	20,595.79	3,063.57
108	100255977	10315168	20	25-11-11	25-11-11	25-12-16	300,000.00	1901001	134	48,538.89	-11.17	48,527.72	6,382.90
109	100303772	10463376	20	01-09-11	01-09-11	01-10-16	299,000.00	1401002	123	29,299.30	-15.25	29,284.05	6,102.99
110	100252546	10426628	20	02-06-09	02-06-09	02-04-16	84,000.00	1901001	134	1,439.78	-19.50	1,420.28	0.00
111	100252954	10265160	20	12-09-09	12-09-09	12-08-16	133,000.00	1901001	134	5,974.91	-39.31	5,935.60	1,531.38
112	100292307	10419190	20	14-10-08	14-10-08	14-04-28	3,300,000.00	1301001	15	2,609,617.89	-86.62	2,609,531.27	31,194.79
113	100252625	10190226	20	18-06-09	18-06-09	18-07-16	178,000.00	1901001	134	2,928.70	-51.02	2,877.68	2,063.15
114	100253038	10196874	20	05-10-09	05-10-09	05-09-16	240,000.00	1901001	134	14,050.16	-86.40	13,963.76	3,600.34
115	100253083	10457534	20	19-02-10	19-02-10	19-03-17	120,000.00	1901001	134	17,168.49	-16.37	17,152.12	1,703.84
116	100253050	10432508	20	14-10-09	14-10-09	14-10-16	275,000.00	1901001	134	23,958.28	-1,053.82	22,904.46	4,935.95
117	101929233	11518930	130	11-08-09	11-08-09	11-09-16	322,000.00	1401002	123	27,595.47	-81.43	27,514.04	5,704.06
118	101929244	11519604	130	29-10-09	29-10-09	29-09-16	325,000.00	1401002	123	20,577.69	-3,557.61	17,020.08	5,298.17
119	101919305	11531586	130	10-06-09	10-06-09	10-06-16	250,000.00	1901001	134	8,159.09	-50.88	8,108.21	4,454.32
120	100253196	10460024	20	17-03-10	17-03-10	17-05-17	245,000.00	1901001	134	49,524.85	-34.35	49,490.50	4,400.01
121	100252794	10435372	20	31-07-09	31-07-09	31-07-16	113,000.00	1901001	134	6,805.88	-49.64	6,756.24	2,031.55
122	100291948	10381448	20	17-05-07	17-05-07	17-06-28	3,000,000.00	1301001	15	1,152,471.77	-2.95	1,152,468.82	13,570.25
123	100252535	10250539	20	29-05-09	29-05-09	29-04-16	160,000.00	1901001	134	0.00	-49.74	-49.74	2,732.62
124	100252488	10394809	20	18-05-09	18-05-09	18-04-16	147,000.00	1901001	134	485.27	-47.07	438.20	0.00
125	100252499	10360154	20	19-05-09	19-05-09	19-04-16	179,000.00	1901001	134	2,564.64	-61.47	2,503.17	3,299.88
126	100252466	10283746	20	13-05-09	13-05-09	13-05-16	90,000.00	1901001	134	484.76	-20.29	464.47	490.95
127	100253210	10341494	20	24-03-10	24-03-10	24-04-17	273,000.00	1901001	134	45,596.77	-62.76	45,534.01	4,121.99
128	100292487	10398338	20	01-05-09	01-05-09	01-02-30	6,590,000.00	1301001	15	1,410,902.12	-166,326.02	1,244,576.10	0.00
129	100252513	10284514	20	25-05-09	25-05-09	25-04-16	195,000.00	1901001	134	261.44	-43.47	217.97	3,508.28
130	100252818	10434877	20	04-08-09	04-08-09	04-09-16	100,000.00	1901001	134	4,493.47	-555.41	3,938.06	926.21
131	100253243	10297953	20	26-03-10	26-03-10	26-04-17	200,000.00	1901001	134	32,339.67	-27.92	32,311.75	2,934.53
132	100253016	10241218	20	02-10-09	02-10-09	02-10-16	177,000.00	1901001	134	8,295.19	-13.73	8,281.46	1,963.78
133	100252636	10216666	20	20-06-09	20-06-09	20-07-16	145,000.00	1901001	134	12,660.83	-7,071.63	5,589.20	2,770.44
134	100252580	10216871	20	09-06-09	09-06-09	09-05-16	265,000.00	1901001	134	4,278.68	-89.98	4,188.70	4,630.30
135	100283392	10433330	20	16-07-09	16-07-09	16-09-16	235,000.00	1701001	130	15,355.01	-54.84	15,300.17	3,751.20
136	100283494	10240225	20	07-10-09	07-10-09	07-09-16	170,000.00	1701001	130	9,587.75	-119.42	9,468.33	2,441.82
137	100292421	10357380	20	06-10-09	06-10-09	06-11-29	3,015,000.00	1301001	15	2,592,798.09	-767.81	2,592,030.28	29,064.96
138	100253107	10392868	20	20-02-10	20-02-10	20-01-17	300,000.00	1901001	134	48,857.77	-81.10	48,776.67	5,159.42
139	100252987	10359490	20	17-09-09	17-09-09	17-08-16	146,000.00	1901001	134	9,759.73	-33.21	9,726.52	2,520.89
140	100253049	10410380	20	13-10-09	13-10-09	13-10-16	190,000.00	1901001	134	13,528.99	-43.06	13,485.93	2,787.32
141	100252591	10425546	20	10-06-09	10-06-09	10-08-16	90,000.00	1901001	134	5,647.75	-23.76	5,623.99	1,447.80
142	100252647	10430179	20	23-06-09	23-06-09	23-06-16	100,000.00	1901001	134	1,251.70	-27.25	1,224.45	1,027.31
143	100292318	10417998	20	12-12-02	12-12-02	12-05-23	2,092,000.00	1301001	15	512,525.84	-105.23	512,420.61	8,533.88

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
144	100303772	10463376	20	01-09-11	01-09-11	01-10-16	299,000.00	1401002	123	29,299.30	-15.25	29,284.05	6,102.99
145	100252400	10381878	20	28-02-09	28-02-09	31-03-16	79,000.00	1901001	134	681.12	-33.90	647.22	0.00
146	100255977	10315168	20	25-11-11	25-11-11	25-12-16	300,000.00	1901001	134	48,538.89	-11.17	48,527.72	6,382.90
147	101745439	11369340	110	22-04-06	22-04-06	22-04-27	1,600,000.00	1301001	15	1,099,907.91	-2,249.24	1,097,658.67	14,014.69
148	101745440	11369373	110	05-06-06	05-06-06	05-06-28	1,600,000.00	1301001	15	739,994.88	-2,249.43	737,745.45	8,834.84
149	102095715	11646305	140	04-06-09	04-06-09	04-07-16	300,000.00	1901001	134	11,877.67	-107.36	11,770.31	5,320.71
150	100254791	10363869	20	10-08-11	10-08-11	10-09-16	500,000.00	1901001	134	39,201.97	-15.68	39,186.29	9,594.65
151	101548215	11220796	80	31-10-09	31-10-09	30-11-16	180,000.00	1901001	134	20,614.07	-18.28	20,595.79	3,063.57
152	101737686	11368563	110	07-10-09	07-10-09	07-02-17	442,000.00	1901001	134	35,055.62	-62.50	34,993.12	4,769.14
153	100292158	10418618	20	31-03-05	31-03-05	30-09-19	1,177,884.00	1301001	15	402,471.61	-47.45	402,424.16	11,241.62
154	101548168	11220729	80	09-04-09	09-04-09	09-05-16	70,000.00	1901001	134	83.17	-9.44	73.73	692.47
155	100303614	10425499	20	05-06-09	05-06-09	05-06-16	250,000.00	1401002	123	8,510.42	-302.06	8,208.36	4,457.24
156	102794939	12252127	250	23-10-09	23-10-09	23-09-16	96,000.00	1901001	134	8,528.12	-37.39	8,490.73	1,702.58
157	101553473	11235725	80	28-04-10	28-04-10	28-05-17	300,000.00	1401002	123	55,658.80	-171.34	55,487.46	5,027.83
158	101103659	10875244	40	07-12-09	07-12-09	07-12-16	200,000.00	1901001	134	23,572.54	-38.61	23,533.93	3,502.46
159	101919327	11518690	130	21-07-09	21-07-09	21-07-16	236,000.00	1901001	134	12,320.51	-114.58	12,205.93	4,191.47
160	100292067	10384165	20	14-11-06	14-11-06	14-09-27	3,784,000.00	1301001	15	2,373,982.30	-592.23	2,373,390.07	30,380.47
161	100252761	10228388	20	28-07-09	28-07-09	28-07-16	252,000.00	1901001	134	13,497.38	-93.73	13,403.65	0.00
162	100252692	10416064	20	09-07-09	09-07-09	09-07-16	130,000.00	1901001	134	5,010.99	-46.91	4,964.08	2,317.20
163	100252455	10390474	20	19-08-08	19-08-08	19-07-15	70,000.00	1901001	134	654.65	-92.04	562.61	0.00
164	100292012	10422590	20	05-05-06	05-05-06	05-06-21	5,000,000.00	1301001	15	2,735,157.42	-218,828.91	2,516,328.51	60,901.65
165	100292078	10419214	20	20-01-09	20-01-09	20-02-19	617,000.00	1301001	15	256,949.26	-192.54	256,756.72	9,310.43
166	100283461	12209578	20	19-08-09	19-08-09	19-08-16	130,000.00	1701001	130	8,363.92	-45.60	8,318.32	2,083.72
167	100252852	10437415	20	20-08-09	20-08-09	20-06-16	95,000.00	1901001	134	2,761.30	-21.97	2,739.33	1,501.68
168	101926979	11512881	130	17-07-09	17-07-09	17-04-36	6,100,000.00	1301001	15	5,089,968.24	-62,849.26	5,027,118.98	49,246.08
169	100252874	10203623	20	24-08-09	24-08-09	24-08-16	250,000.00	1901001	134	16,911.03	-73.25	16,837.78	4,333.52
170	100303636	10345692	20	16-09-09	16-09-09	16-10-16	250,000.00	1401002	123	13,957.71	-80.51	13,877.20	3,153.23
171	100252829	10313580	20	05-08-09	05-08-09	05-06-16	200,000.00	1901001	134	5,639.08	-70.41	5,568.67	0.00
172	100252976	10441035	20	17-09-09	17-09-09	17-10-16	150,000.00	1901001	134	10,151.53	-61.78	10,089.75	2,195.49
173	100291982	10381595	20	22-12-08	22-12-08	22-08-30	25,740,000.00	1301001	15	17,361,220.43	-11,543.02	17,349,677.41	190,965.03
174	100292443	10240871	20	02-02-10	02-02-10	02-03-31	3,030,000.00	1301001	15	2,546,349.96	-3,931.51	2,542,418.45	27,432.34
175	100283530	10269787	20	15-12-09	15-12-09	15-12-16	1,000,000.00	1701001	130	107,526.66	-395.32	107,131.34	15,824.74
176	100283574	10466694	20	14-06-10	14-06-10	14-07-17	500,000.00	1701001	130	103,531.71	-2,252.56	101,279.15	7,817.34
177	101919316	11539369	130	18-06-09	18-06-09	18-07-16	89,000.00	1901001	134	2,814.48	-114.99	2,699.49	1,498.39
178	100283529	10210948	20	29-10-09	29-10-09	29-12-16	849,167.73	1701001	130	53,340.50	-182.85	53,157.65	0.00
179	100300216	10384212	20	08-04-06	08-04-06	08-03-17	30,000,000.00	1204001	14	2,208,123.54	-18,778.55	2,189,344.99	775,228.65
180	100292396	10209932	20	20-08-09	20-08-09	20-09-26	10,410,616.18	1301001	15	8,228,378.64	-2,554.65	8,225,823.99	106,248.80
181	100253221	10457680	20	24-03-10	24-03-10	24-04-17	180,000.00	1901001	134	33,294.03	-45.12	33,248.91	2,977.83
182	100283483	10441625	20	01-10-09	01-10-09	01-10-16	350,000.00	1701001	130	27,419.68	-83.86	27,335.82	5,607.62
183	100252965	10411849	20	14-09-09	14-09-09	14-10-16	107,000.00	1901001	134	6,414.34	-43.41	6,370.93	1,420.38
184	100252669	10348241	20	01-07-09	01-07-09	01-06-16	200,000.00	1901001	134	1,212.70	-89.42	1,123.28	2,418.13
185	102419324	11914116	170	22-11-11	22-11-11	22-12-16	200,000.00	1401001	120	9,003.70	-1,165.61	7,838.09	946.09
186	100252079	10419791	20	31-05-08	31-05-08	30-06-15	237,000.00	1901001	134	3,495.68	-69.87	3,425.81	0.00
187	100283405	10434695	20	28-07-09	28-07-09	28-05-16	500,000.00	1701001	130	4,928.41	-103.68	4,824.73	4,900.56
188	102419551	11892645	170	14-02-12	14-02-12	14-04-17	771,000.00	1404001	120	166,926.10	-1,641.11	165,284.99	16,022.00
189	100292385	10434695	20	27-07-09	27-07-09	27-08-23	3,000,000.00	1301001	15	1,844,261.28	-292.18	1,843,969.10	31,050.09
190	100256017	12271365	20	28-11-11	28-11-11	28-12-18	115,000.00	1901001	134	55,733.14	-0.55	55,732.59	1,991.41
191	100012398	10014160	10	13-02-06	13-02-06	13-03-21	800,000.00	1301003	15	377,233.70	-636.69	376,597.01	7,685.08
192	102095613	11646269	140	02-04-09	02-04-09	02-05-16	120,000.00	1901001	134	0.00	-13.86	-13.86	8.93

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
193	102095806	11654543	140	15-09-09	15-09-09	15-09-16	200,000.00	1901001	134	13,189.01	-46.62	13,142.39	3,379.65
194	102103738	11678892	140	19-11-09	19-11-09	19-12-16	208,000.00	1701001	130	24,701.16	-18.46	24,682.70	3,216.40
195	102095691	11695614	140	15-05-09	15-05-09	15-06-16	79,000.00	1901001	134	2,491.97	-10.99	2,480.98	847.19
196	101428169	11123237	70	22-01-10	22-01-10	22-02-17	100,000.00	1901001	134	15,905.85	-5.21	15,900.64	1,678.93
197	101840854	11440723	120	20-07-09	20-07-09	20-08-16	279,000.00	1901001	134	12,456.39	-31.74	12,424.65	4,435.96
198	102578985	12029936	200	29-05-08	29-05-08	29-06-15	432,000.00	1901001	134	38,208.63	-656.16	37,552.47	0.00
199	101103751	10902701	40	20-03-10	20-03-10	20-03-17	100,000.00	1901001	134	16,912.68	-17.55	16,895.13	1,757.47
200	102095680	11645981	140	15-05-09	15-05-09	15-06-16	200,000.00	1901001	134	2,833.73	-31.88	2,801.85	3,232.42
201	101103615	10895759	40	20-08-09	20-08-09	20-07-16	246,000.00	1901001	134	12,760.86	-90.35	12,670.51	4,338.24
202	101103706	10867062	40	02-02-10	02-02-10	02-02-17	150,000.00	1901001	134	21,932.99	-42.60	21,890.39	2,560.41
203	101103717	10886187	40	01-03-10	01-03-10	01-04-17	200,000.00	1901001	134	22,232.73	-42.61	22,190.12	2,272.49
204	101738012	11393850	110	28-12-10	28-12-10	28-01-18	250,000.00	1901001	134	76,497.61	-4.68	76,492.93	4,103.31
205	100000198	10047312	10	11-08-09	11-08-09	11-09-16	250,000.00	1901001	134	2,449.27	-2.93	2,446.34	2,994.38
206	102095646	11643122	140	14-05-09	14-05-09	14-06-16	148,000.00	1901001	134	2,506.73	-100.25	2,406.48	1,749.49
207	102106172	11645958	140	26-04-04	26-04-04	26-11-23	3,300,000.00	1301001	15	1,917,026.07	-2,363.96	1,914,662.11	30,135.64
208	100255626	10283509	20	02-11-11	02-11-11	02-12-18	500,000.00	1901001	134	229,308.80	-9.98	229,298.82	8,645.35
209	102106194	11646350	140	09-07-07	09-07-07	09-01-26	1,100,000.00	1301001	15	90,383.07	-473.25	89,909.82	1,401.76
210	100000234	11272698	10	19-09-09	19-09-09	19-10-16	200,000.00	1901001	134	15,487.58	-32.35	15,455.23	2,691.19
211	100000256	10085369	10	15-10-09	15-10-09	15-11-16	90,000.00	1901001	134	10,713.07	-32.06	10,681.01	1,592.23
212	102095873	11654666	140	25-09-09	25-09-09	25-07-16	234,000.00	1901001	134	12,556.69	-76.87	12,479.82	4,187.29
213	102095851	11697962	140	21-09-09	21-09-09	21-10-16	83,000.00	1901001	134	7,756.87	-70.34	7,686.53	1,362.13
214	102095895	11660341	140	16-10-09	16-10-09	16-11-16	125,000.00	1901001	134	9,108.24	-16.86	9,091.38	1,678.70
215	100014077	10018052	10	16-03-12	16-03-12	16-05-22	5,000,000.00	1601001	127	3,557,840.79	-2.22	3,557,838.57	65,394.59
216	102272855	11791589	150	09-03-13	09-03-13	09-04-19	150,000.00	1901001	134	82,459.85	-2.50	82,457.35	3,100.00
217	101428067	11123328	70	11-03-10	11-03-10	11-04-17	175,000.00	1901001	134	32,597.57	-43.26	32,554.31	2,894.62
218	102107030	11646098	140	27-05-05	27-05-05	27-11-20	4,500,000.00	1204001	14	1,967,011.18	-1,081.12	1,965,930.06	44,956.04
219	101109083	10897086	40	24-10-08	24-10-08	24-07-27	2,590,000.00	1301001	15	310,481.46	-22.47	310,458.99	4,098.02
220	102106138	11645776	140	23-06-05	23-06-05	23-07-20	1,300,000.00	1301001	15	538,554.73	-1,294.18	537,260.55	12,975.97
221	100000405	10062680	10	20-03-10	20-03-10	20-04-17	60,000.00	1901001	134	12,045.03	-8.47	12,036.56	1,063.15
222	101841870	11473850	120	14-06-13	14-06-13	14-07-20	290,000.00	1901001	134	206,178.07	-207.18	205,970.89	5,299.62
223	102095657	11646270	140	08-07-09	08-07-09	08-08-16	163,000.00	1901001	134	8,665.07	-27.50	8,637.57	2,216.30
224	101551410	11220912	80	17-02-10	17-02-10	17-03-17	100,000.00	1701001	130	14,369.45	-13.54	14,355.91	1,365.44
225	101552481	11221097	80	25-10-04	25-10-04	25-11-24	3,000,000.00	1301001	15	1,907,797.59	-198.87	1,907,598.72	27,699.02
226	100012478	10014342	10	28-08-07	28-08-07	28-08-17	800,000.00	1301001	15	139,789.47	-1,506.34	138,283.13	9,060.80
227	101004535	10812284	30	16-09-10	16-09-10	16-11-17	188,000.00	1901001	134	47,853.45	-849.63	47,003.82	2,917.92
228	102106127	11695669	140	04-03-05	04-03-05	04-04-25	1,200,000.00	1301001	15	724,511.33	-261.01	724,250.32	10,407.35
229	102710540	12166009	230	19-03-14	19-03-14	19-04-19	200,000.00	1901001	134	75,200.19	-6.53	75,193.66	2,860.33
230	100000290	10037256	10	27-11-09	27-11-09	27-12-16	237,000.00	1901001	134	31,181.26	-49.82	31,131.44	4,146.91
231	101109094	10903975	40	11-09-08	11-09-08	11-10-28	2,625,000.00	1301001	15	2,087,783.45	-669.02	2,087,114.43	24,445.98
232	101552492	11221100	80	02-11-07	02-11-07	02-01-18	315,000.00	1301001	15	65,379.46	-30.20	65,349.26	3,562.27
233	102359566	11869092	160	30-01-12	30-01-12	28-02-19	110,000.00	1901001	134	52,090.64	-912.62	51,178.02	1,820.98
234	101009033	10826274	30	30-11-09	30-11-09	31-12-16	247,000.00	1401002	123	31,254.59	-1,054.37	30,200.22	4,084.50
235	102106070	11646043	140	12-07-05	12-07-05	12-03-28	7,500,000.00	1301001	15	5,897,924.23	-1,306.03	5,896,618.20	71,044.32
236	101738147	11368358	110	18-02-11	18-02-11	18-03-18	390,000.00	1901001	134	123,562.10	-51.23	123,510.87	6,084.89
237	100303783	10323429	20	30-09-11	30-09-11	31-10-16	500,000.00	1401002	123	55,777.15	-3,438.22	52,338.93	10,871.69
238	100012773	10078612	10	22-09-11	22-09-11	22-07-37	11,300,000.00	1301001	15	1,241,796.64	-33,482.16	1,208,314.48	11,822.65
239	100010946	10071832	10	30-12-09	30-12-09	30-12-16	1,000,000.00	1701001	130	68,587.86	-591.47	67,996.39	9,681.99
240	100013630	10001070	10	16-11-09	16-11-09	16-01-20	500,000.00	1601001	127	233,132.01	-144.52	232,987.49	6,900.00
241	100255229	10192836	20	16-09-11	16-09-11	16-11-18	500,000.00	1901001	134	236,089.97	-40.07	236,049.90	8,866.82

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
242	100000245	10028923	10	14-10-09	14-10-09	14-11-16	135,000.00	1901001	134	16,012.49	-14.06	15,998.43	2,380.14
243	101845864	11441716	120	13-02-06	13-02-06	13-03-21	790,000.00	1301001	15	257,169.20	-45.01	257,124.19	5,703.33
244	101846517	11468091	120	10-06-10	10-06-10	10-07-20	1,200,000.00	1601001	127	600,594.12	-12.18	600,581.94	14,781.36
245	102095862	11698070	140	24-09-09	24-09-09	24-06-16	82,000.00	1901001	134	3,847.13	-908.90	2,938.23	1,513.45
246	102107358	11696118	140	16-07-09	16-07-09	16-07-16	245,000.00	1401002	123	11,919.56	-89.92	11,829.64	4,349.07
247	100298648	10218620	20	18-11-11	18-11-11	18-01-22	884,000.00	2701001	146	553,084.11	-27.73	553,056.38	9,360.54
248	100000289	10068456	10	26-11-09	26-11-09	26-12-16	100,000.00	1901001	134	12,119.09	-21.52	12,097.57	1,420.70
249	102106285	11646010	140	15-06-05	15-06-05	15-05-16	1,170,000.00	1301001	15	0.00	-5.68	-5.68	11,654.96
250	100000267	10042289	10	20-10-09	20-10-09	20-11-16	80,000.00	1901001	134	10,723.06	-1.66	10,721.40	1,416.76
251	102106230	11643155	140	01-07-05	01-07-05	01-08-25	1,600,000.00	1301001	15	796,031.79	-45,391.99	750,639.80	10,959.40
252	100252692	10416064	20	09-07-09	09-07-09	09-07-16	130,000.00	1901001	134	5,010.99	-46.91	4,964.08	2,317.20
253	100292012	10422590	20	05-05-06	05-05-06	05-06-21	5,000,000.00	1301001	15	2,735,157.42	-218,828.91	2,516,328.51	60,901.65
254	100283529	10210948	20	29-10-09	29-10-09	29-12-16	849,167.73	1701001	130	53,340.50	-182.85	53,157.65	7,359.95
255	100303636	10345692	20	16-09-09	16-09-09	16-10-16	250,000.00	1401002	123	13,957.71	-80.51	13,877.20	3,153.23
256	100292396	10209932	20	20-08-09	20-08-09	20-09-26	10,410,616.18	1301001	15	8,228,378.64	-2,554.65	8,225,823.99	106,248.80
257	100253221	10457680	20	24-03-10	24-03-10	24-04-17	180,000.00	1901001	134	33,294.03	-45.12	33,248.91	2,977.83
258	102419551	11892645	170	14-02-12	14-02-12	14-04-17	771,000.00	1404001	120	166,926.10	-1,641.11	165,284.99	16,022.00
259	100283483	10441625	20	01-10-09	01-10-09	01-10-16	350,000.00	1701001	130	27,419.68	-83.86	27,335.82	5,607.62
260	100252079	10419791	20	31-05-08	31-05-08	30-06-15	237,000.00	1901001	134	3,495.68	-69.87	3,425.81	0.00
261	100300216	10384212	20	08-04-06	08-04-06	08-03-17	30,000,000.00	1204001	14	2,208,123.54	-18,778.55	2,189,344.99	775,228.65
262	100298354	10381743	20	28-04-08	28-04-08	28-05-18	1,000,000.00	2501001	142	79,698.58	-683.68	79,014.90	3,917.48
263	100252829	10313580	20	05-08-09	05-08-09	05-06-16	200,000.00	1901001	134	5,639.08	-70.41	5,568.67	3,541.54
264	100252965	10411849	20	14-09-09	14-09-09	14-10-16	107,000.00	1901001	134	6,414.34	-43.41	6,370.93	1,420.38
265	100252669	10348241	20	01-07-09	01-07-09	01-06-16	200,000.00	1901001	134	1,212.70	-89.42	1,123.28	2,418.13
266	100292385	10434695	20	27-07-09	27-07-09	27-08-23	3,000,000.00	1301001	15	1,844,261.28	-292.18	1,843,969.10	31,050.09
267	101919305	11531586	130	10-06-09	10-06-09	10-06-16	250,000.00	1901001	134	8,159.09	-50.88	8,108.21	4,454.32
268	101929233	11518930	130	11-08-09	11-08-09	11-09-16	322,000.00	1401002	123	27,595.47	-81.43	27,514.04	5,704.06
269	101929244	11519604	130	29-10-09	29-10-09	29-09-16	325,000.00	1401002	123	20,577.69	-3,557.61	17,020.08	5,298.17
270	100292067	10384165	20	14-11-06	14-11-06	14-09-27	3,784,000.00	1301001	15	2,373,982.30	-592.23	2,373,390.07	30,380.47
271	100013641	10008327	10	04-03-10	04-03-10	04-05-20	9,000,000.00	1601001	127	4,452,551.27	-343.08	4,452,208.19	111,340.94
272	101919327	11518690	130	21-07-09	21-07-09	21-07-16	236,000.00	1901001	134	12,320.51	-114.58	12,205.93	4,191.47
273	100252761	10228388	20	28-07-09	28-07-09	28-07-16	252,000.00	1901001	134	13,497.38	-93.73	13,403.65	3,672.60
274	100252976	10441035	20	17-09-09	17-09-09	17-10-16	150,000.00	1901001	134	10,151.53	-61.78	10,089.75	2,195.49
275	100291982	10381595	20	22-12-08	22-12-08	22-08-30	25,740,000.00	1301001	15	17,361,220.43	-11,543.02	17,349,677.41	190,965.03
276	100252455	10390474	20	19-08-08	19-08-08	19-07-15	70,000.00	1901001	134	654.65	-92.04	562.61	1,230.84
277	100283461	12209578	20	19-08-09	19-08-09	19-08-16	130,000.00	1701001	130	8,363.92	-45.60	8,318.32	2,083.72
278	100252852	10437415	20	20-08-09	20-08-09	20-06-16	95,000.00	1901001	134	2,761.30	-21.97	2,739.33	1,501.68
279	100283574	10466694	20	14-06-10	14-06-10	14-07-17	500,000.00	1701001	130	103,531.71	-2,252.56	101,279.15	7,817.34
280	100252987	10359490	20	17-09-09	17-09-09	17-08-16	146,000.00	1901001	134	9,759.73	-33.21	9,726.52	2,520.89
281	100253049	10410380	20	13-10-09	13-10-09	13-10-16	190,000.00	1901001	134	13,528.99	-43.06	13,485.93	2,787.32
282	100292443	10240871	20	02-02-10	02-02-10	02-03-31	3,030,000.00	1301001	15	2,546,349.96	-3,931.51	2,542,418.45	27,432.34
283	100283530	10269787	20	15-12-09	15-12-09	15-12-16	1,000,000.00	1701001	130	107,526.66	-395.32	107,131.34	15,824.74
284	101919316	11539369	130	18-06-09	18-06-09	18-07-16	89,000.00	1901001	134	2,814.48	-114.99	2,699.49	1,498.39
285	102419324	11914116	170	22-11-11	22-11-11	22-12-16	200,000.00	1401001	120	9,003.70	-1,165.61	7,838.09	946.09
286	100283405	10434695	20	28-07-09	28-07-09	28-05-16	500,000.00	1701001	130	4,928.41	-103.68	4,824.73	4,900.56
287	100012592	10014364	10	21-12-07	21-12-07	21-03-27	500,000.00	1301001	15	395,820.27	-5,525.56	390,294.71	4,976.06
288	101919383	11503070	130	24-11-09	24-11-09	24-12-16	480,000.00	1901001	134	66,961.15	-67.41	66,893.74	8,502.74
289	100000165	10056870	10	20-06-09	20-06-09	20-07-16	300,000.00	1901001	134	18,844.01	-81.39	18,762.62	5,314.44
290	100000187	10080428	10	18-07-09	18-07-09	18-08-16	120,000.00	1901001	134	4,299.81	-31.06	4,268.75	1,461.79

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
291	100000631	10055505	10	13-12-10	13-12-10	13-02-18	213,000.00	1901001	134	71,269.62	-1,166.33	70,103.29	3,777.17
292	100000201	10085052	10	21-08-09	21-08-09	21-09-16	260,000.00	1901001	134	24,234.33	-55.86	24,178.47	4,550.29
293	100000176	10056053	10	09-07-09	09-07-09	09-08-16	90,000.00	1901001	134	6,530.71	-2.85	6,527.86	1,600.15
294	100252874	10203623	20	24-08-09	24-08-09	24-08-16	250,000.00	1901001	134	16,911.03	-73.25	16,837.78	4,333.52
295	100298604	10092853	20	12-11-11	12-11-11	12-12-21	948,000.00	2701001	146	584,685.36	-3,593.79	581,091.57	10,019.01
296	100255988	10248940	20	25-11-11	25-11-11	25-12-16	300,000.00	1901001	134	48,538.89	-11.17	48,527.72	6,382.90
297	100257714	10269506	20	12-03-12	12-03-12	12-04-19	250,000.00	1901001	134	129,709.49	-1.03	129,708.46	4,308.70
298	100257191	10544879	20	20-02-12	20-02-12	20-03-19	150,000.00	1901001	134	79,275.08	-20.26	79,254.82	2,633.26
299	100293785	10540422	20	19-01-12	19-01-12	19-03-36	7,400,000.00	1301001	15	7,006,910.56	-69.39	7,006,841.17	67,585.39
300	100301505	10414635	20	15-03-13	15-03-13	15-04-18	789,000.00	1401001	120	366,363.65	-14,031.14	352,332.51	17,270.47
301	100267427	10474989	20	06-05-14	06-05-14	06-06-21	250,000.00	1901001	134	202,412.12	-1,631.41	200,780.71	4,584.48
302	100264528	10549447	20	24-01-14	24-01-14	24-02-21	700,000.00	1901001	134	549,083.75	-0.56	549,083.19	12,886.75
303	100256743	10329964	20	07-02-12	07-02-12	07-03-19	500,000.00	1901001	134	261,442.93	-53.26	261,389.67	8,896.54
304	100268919	10305273	20	29-07-14	29-07-14	29-08-21	574,000.00	1901001	134	481,830.78	-5,430.92	476,399.86	10,553.17
305	100298717	10419951	20	28-11-11	28-11-11	28-12-21	866,000.00	2701001	146	542,941.84	-3,032.40	539,909.44	9,184.48
306	100256380	12264029	20	30-01-12	30-01-12	28-02-19	130,000.00	1901001	134	66,228.27	-0.63	66,227.64	2,252.19
307	100258297	10330403	20	27-03-12	27-03-12	27-04-19	230,000.00	1901001	134	124,549.07	-1,160.99	123,388.08	4,044.14
308	100283494	10240225	20	07-10-09	07-10-09	07-09-16	170,000.00	1701001	130	9,587.75	-119.42	9,468.33	2,441.82
309	100292421	10357380	20	06-10-09	06-10-09	06-11-29	3,015,000.00	1301001	15	2,592,798.09	-767.81	2,592,030.28	29,064.96
310	100253107	10392868	20	20-02-10	20-02-10	20-01-17	300,000.00	1901001	134	48,857.77	-81.10	48,776.67	5,159.42
311	100252818	10434877	20	04-08-09	04-08-09	04-09-16	100,000.00	1901001	134	4,493.47	-555.41	3,938.06	926.21
312	100253243	10297953	20	26-03-10	26-03-10	26-04-17	200,000.00	1901001	134	32,339.67	-27.92	32,311.75	2,934.53
313	100253016	10241218	20	02-10-09	02-10-09	02-10-16	177,000.00	1901001	134	8,295.19	-13.73	8,281.46	1,963.78
314	100252636	10216666	20	20-06-09	20-06-09	20-07-16	145,000.00	1901001	134	12,660.83	-7,071.63	5,589.20	2,770.44
315	100283392	10433330	20	16-07-09	16-07-09	16-09-16	235,000.00	1701001	130	15,355.01	-54.84	15,300.17	3,751.20
316	100292307	10419190	20	14-10-08	14-10-08	14-04-28	3,300,000.00	1301001	15	2,609,617.89	-86.62	2,609,531.27	31,194.79
317	100252625	10190226	20	18-06-09	18-06-09	18-07-16	178,000.00	1901001	134	2,928.70	-51.02	2,877.68	2,063.15
318	100292158	10418618	20	31-03-05	31-03-05	30-09-19	1,177,884.00	1301001	15	402,471.61	-47.45	402,424.16	11,241.62
319	100252580	10216871	20	09-06-09	09-06-09	09-05-16	265,000.00	1901001	134	4,278.68	-89.98	4,188.70	4,630.30
320	100253038	10196874	20	05-10-09	05-10-09	05-09-16	240,000.00	1901001	134	14,050.16	-86.40	13,963.76	3,600.34
321	100253083	10457534	20	19-02-10	19-02-10	19-03-17	120,000.00	1901001	134	17,168.49	-16.37	17,152.12	1,703.84
322	100253050	10432508	20	14-10-09	14-10-09	14-10-16	275,000.00	1901001	134	23,958.28	-1,053.82	22,904.46	4,935.95
323	100252546	10426628	20	02-06-09	02-06-09	02-04-16	84,000.00	1901001	134	1,439.78	-19.50	1,420.28	1,503.89
324	100292318	10417998	20	12-12-02	12-12-02	12-05-23	2,092,000.00	1301001	15	512,525.84	-105.23	512,420.61	8,533.88
325	100252794	10435372	20	31-07-09	31-07-09	31-07-16	113,000.00	1901001	134	6,805.88	-49.64	6,756.24	2,031.55
326	100291948	10381448	20	17-05-07	17-05-07	17-06-28	3,000,000.00	1301001	15	1,152,471.77	-2.95	1,152,468.82	13,570.25
327	100252535	10250539	20	29-05-09	29-05-09	29-04-16	160,000.00	1901001	134	0.00	-49.74	-49.74	2,732.62
328	100252499	10360154	20	19-05-09	19-05-09	19-04-16	179,000.00	1901001	134	2,564.64	-61.47	2,503.17	3,299.88
329	100252466	10283746	20	13-05-09	13-05-09	13-05-16	90,000.00	1901001	134	484.76	-20.29	464.47	490.95
330	100253196	10460024	20	17-03-10	17-03-10	17-05-17	245,000.00	1901001	134	49,524.85	-34.35	49,490.50	4,400.01
331	100253210	10341494	20	24-03-10	24-03-10	24-04-17	273,000.00	1901001	134	45,596.77	-62.76	45,534.01	4,121.99
332	100292487	10398338	20	01-05-09	01-05-09	01-02-30	6,590,000.00	1301001	15	1,410,902.12	-166,326.02	1,244,576.10	17,325.96
333	100252488	10394809	20	18-05-09	18-05-09	18-04-16	147,000.00	1901001	134	485.27	-47.07	438.20	2,744.08
334	100303614	10425499	20	05-06-09	05-06-09	05-06-16	250,000.00	1401002	123	8,510.42	-302.06	8,208.36	4,457.24
335	100252954	10265160	20	12-09-09	12-09-09	12-08-16	133,000.00	1901001	134	5,974.91	-39.31	5,935.60	1,531.38
336	100252400	10381878	20	28-02-09	28-02-09	31-03-16	79,000.00	1901001	134	681.12	-33.90	647.22	1,479.54
337	100252513	10284514	20	25-05-09	25-05-09	25-04-16	195,000.00	1901001	134	261.44	-43.47	217.97	3,508.28
338	100252591	10425546	20	10-06-09	10-06-09	10-08-16	90,000.00	1901001	134	5,647.75	-23.76	5,623.99	1,447.80
339	100252647	10430179	20	23-06-09	23-06-09	23-06-16	100,000.00	1901001	134	1,251.70	-27.25	1,224.45	1,027.31

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
340	100292078	10419214	20	20-01-09	20-01-09	20-02-19	617,000.00	1301001	15	256,949.26	-192.54	256,756.72	9,310.43
341	101926979	11512881	130	17-07-09	17-07-09	17-04-36	6,100,000.00	1301001	15	5,089,968.24	-62,849.26	5,027,118.98	49,246.08
342	100258219	10365493	20	26-03-12	26-03-12	26-04-19	400,000.00	1901001	134	211,779.73	-3,113.46	208,666.27	7,035.57
343	100267358	10365856	20	30-04-14	30-04-14	31-05-21	300,000.00	1901001	134	131,006.79	-2,750.31	128,256.48	3,024.63
344	100286836	10330505	20	26-01-15	26-01-15	26-02-20	180,000.00	2101001	137	147,826.08	-1,264.72	146,561.36	4,084.94
345	100274795	10328042	20	18-05-15	18-05-15	18-07-20	350,000.00	1901001	134	307,834.12	-3,070.37	304,763.75	8,025.07
346	100304426	10362221	20	05-12-15	05-12-15	05-01-21	1,600,000.00	1401002	123	816,332.15	-9.21	816,322.94	24,719.66
347	100270586	10063195	20	17-09-14	17-09-14	17-10-19	200,000.00	1901001	134	153,813.22	-1,273.70	152,539.52	4,584.82
348	100284737	10222910	20	27-10-14	27-10-14	27-11-19	250,000.00	2101001	137	194,845.46	-2,162.30	192,683.16	5,673.15
349	100276179	10246975	20	23-07-15	23-07-15	23-08-20	500,000.00	1901001	134	451,694.28	-14.24	451,680.04	11,345.00
350	100300089	10628444	20	26-05-15	26-05-15	26-06-16	50,500.00	2001001	136	4,934.41	-441.73	4,492.68	4,488.22
351	101745439	11369340	110	22-04-06	22-04-06	22-04-27	1,600,000.00	1301001	15	1,099,907.91	-2,249.24	1,097,658.67	14,014.69
352	101745440	11369373	110	05-06-06	05-06-06	05-06-28	1,600,000.00	1301001	15	739,994.88	-2,249.43	737,745.45	8,834.84
353	102095715	11646305	140	04-06-09	04-06-09	04-07-16	300,000.00	1901001	134	11,877.67	-107.36	11,770.31	5,320.71
354	103028725	12380089	280	06-05-15	06-05-15	07-07-22	50,000.00	401002	1001	-50,179.51	0.00	-50,179.51	0.00
355	101737686	11368563	110	07-10-09	07-10-09	07-02-17	442,000.00	1901001	134	35,055.62	-62.50	34,993.12	4,769.14
356	103028384	10979638	280	15-03-16	15-03-16	19-01-19	486,000.00	401001	1001	-451,077.19	0.00	-451,077.19	0.00
357	100302826	11504007	20	19-10-11	19-10-11	19-11-16	945,000.00	1404001	120	187,065.95	-4,040.59	183,025.36	20,795.46
358	101103558	10897019	40	08-04-09	08-04-09	08-05-16	89,000.00	1901001	134	0.00	-5.16	-5.16	1,183.75
359	100018038	10107282	10	19-09-11	19-09-11	19-11-16	789,000.00	1404001	120	139,316.78	-2,053.19	137,263.59	17,200.00
360	102095589	11646316	140	13-07-09	13-07-09	13-07-16	280,000.00	1901001	134	9,206.93	-83.25	9,123.68	4,816.01
361	102931332	12325244	260	29-08-11	29-08-11	29-09-18	500,000.00	1901001	134	212,025.81	-10.32	212,015.49	8,396.01
362	101103739	10887158	40	02-03-10	02-03-10	02-04-17	200,000.00	1901001	134	34,552.27	-116.47	34,435.80	3,332.61
363	102931172	12330865	260	11-08-10	11-08-10	11-09-17	98,000.00	1901001	134	21,147.83	-18.38	21,129.45	1,540.46
364	102931321	12325266	260	23-08-11	23-08-11	23-09-18	350,000.00	1901001	134	150,763.68	-74.97	150,688.71	6,010.21
365	100254882	10289668	20	18-08-11	18-08-11	18-10-18	500,000.00	1901001	134	221,067.27	-3,698.47	217,368.80	8,566.71
366	102095817	11691198	140	16-09-09	16-09-09	16-08-16	282,000.00	1901001	134	14,220.54	-56.27	14,164.27	4,834.48
367	102979249	12353985	280	27-04-09	27-04-09	27-05-16	150,000.00	1901001	134	2,501.37	-6.45	2,494.92	2,523.29
368	102982989	12369677	280	19-12-09	19-12-09	19-01-17	297,000.00	1401002	123	39,126.25	-1.76	39,124.49	4,642.35
369	102979250	12354004	280	13-05-09	13-05-09	13-06-16	215,000.00	1901001	134	7,075.64	-8.21	7,067.43	3,580.00
370	101103853	10909615	40	18-10-10	18-10-10	18-12-17	50,000.00	1901001	134	8,050.55	-178.18	7,872.37	493.80
371	102657290	12072937	210	14-04-11	14-04-11	14-06-16	330,000.00	1901001	134	0.00	-108.87	-108.87	7,400.00
372	102979261	12354026	280	31-07-09	31-07-09	31-08-16	225,000.00	1901001	134	15,229.81	-5.96	15,223.85	3,902.05
373	102799110	10208962	250	08-12-09	08-12-09	08-12-16	266,000.00	1701001	130	31,314.87	-74.86	31,240.01	4,264.47
374	102794973	12230419	250	12-12-09	12-12-09	12-02-17	157,000.00	1901001	134	23,062.98	-40.01	23,022.97	2,703.67
375	103033950	12105308	290	12-07-10	12-07-10	12-10-17	90,000.00	1901001	134	20,916.71	-186.17	20,730.54	1,345.63
376	102542530	11976820	190	10-11-09	10-11-09	10-12-16	228,000.00	1901001	134	27,363.24	-2.96	27,360.28	3,232.30
377	102542541	11976831	190	28-11-09	28-11-09	28-12-16	135,000.00	1901001	134	16,437.56	-1.14	16,436.42	2,177.10
378	101103570	10897326	40	16-05-09	16-05-09	16-06-16	289,000.00	1901001	134	988.12	-44.43	943.69	2,113.32
379	103037296	12113013	290	22-04-11	22-04-11	22-11-39	7,750,000.00	1301001	15	7,657,816.44	-9,929.21	7,647,887.23	70,467.17
380	103037831	12115328	290	21-10-11	21-10-11	21-11-16	945,000.00	1404001	120	200,782.14	-4,484.98	196,297.16	20,279.47
381	102979283	12354060	280	01-10-09	01-10-09	01-11-16	75,000.00	1901001	134	7,659.67	-1.14	7,658.53	1,136.86
382	102979294	12354071	280	17-11-09	17-11-09	17-12-16	200,000.00	1901001	134	25,559.27	-1.46	25,557.81	3,368.73
383	102794962	12216836	250	24-11-09	24-11-09	24-06-16	200,000.00	1901001	134	3,642.18	-42.78	3,599.40	2,437.99
384	101840832	11440698	120	25-05-09	25-05-09	25-06-16	280,000.00	1901001	134	4,580.44	-49.73	4,530.71	4,662.50
385	101110099	10874035	40	15-09-10	15-09-10	15-11-17	200,000.00	1401002	123	53,332.70	-62.10	53,270.60	3,269.13
386	100012558	10014466	10	18-11-08	18-11-08	18-04-28	460,000.00	1301001	15	325,249.13	-8,590.48	316,658.65	3,887.66
387	101548215	11220796	80	31-10-09	31-10-09	30-11-16	180,000.00	1901001	134	20,614.07	-18.28	20,595.79	3,063.57
388	100012525	10014002	10	23-04-01	23-04-01	23-05-21	1,300,225.00	1301001	15	554,845.34	-4,735.58	550,109.76	11,638.87

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
389	102708847	12155746	230	09-03-10	09-03-10	09-05-17	131,000.00	1901001	134	25,861.87	-13.59	25,848.28	2,297.70
390	101008880	10797886	30	17-08-11	17-08-11	17-10-16	442,000.00	1401001	120	65,032.66	-517.32	64,515.34	9,619.79
391	102794837	12228354	250	18-02-09	18-02-09	18-03-16	96,000.00	1901001	134	1,726.81	-33.63	1,693.18	1,715.49
392	101109196	10903997	40	04-07-08	04-07-08	04-08-18	265,000.00	1301001	15	73,179.52	-63.01	73,116.51	2,981.19
393	101108998	10897440	40	01-04-05	01-04-05	01-05-25	3,500,000.00	1301001	15	1,595,844.10	-220.52	1,595,623.58	22,443.66
394	102794848	12228536	250	09-04-09	09-04-09	09-05-16	233,000.00	1901001	134	4,886.36	-74.85	4,811.51	4,022.10
395	102542507	11976795	190	20-04-09	20-04-09	20-05-16	286,000.00	1901001	134	4,306.09	-12.40	4,293.69	4,332.46
396	102708789	12155940	230	27-05-09	27-05-09	27-07-16	180,000.00	1901001	134	5,366.61	-140.26	5,226.35	2,738.49
397	102794939	12252127	250	23-10-09	23-10-09	23-09-16	96,000.00	1901001	134	8,528.12	-37.39	8,490.73	1,702.58
398	101553473	11235725	80	28-04-10	28-04-10	28-05-17	300,000.00	1401002	123	55,658.80	-171.34	55,487.46	5,027.83
399	101103842	10873698	40	01-09-10	01-09-10	01-11-17	192,000.00	1901001	134	35,009.52	-1,410.65	33,598.87	2,134.74
400	101548215	11220796	80	31-10-09	31-10-09	30-11-16	180,000.00	1901001	134	20,614.07	-18.28	20,595.79	3,063.57
401	102795047	12211384	250	19-03-10	19-03-10	19-04-17	130,000.00	1901001	134	26,980.28	-23.46	26,956.82	2,280.33
402	100303772	10463376	20	01-09-11	01-09-11	01-10-16	299,000.00	1401002	123	29,299.30	-15.25	29,284.05	6,102.99
403	100255977	10315168	20	25-11-11	25-11-11	25-12-16	300,000.00	1901001	134	48,538.89	-11.17	48,527.72	6,382.90
404	101745439	11369340	110	22-04-06	22-04-06	22-04-27	1,600,000.00	1301001	15	1,099,907.91	-2,249.24	1,097,658.67	14,014.69
405	101745440	11369373	110	05-06-06	05-06-06	05-06-28	1,600,000.00	1301001	15	739,994.88	-2,249.43	737,745.45	8,834.84
406	102095715	11646305	140	04-06-09	04-06-09	04-07-16	300,000.00	1901001	134	11,877.67	-107.36	11,770.31	5,320.71
407	100254791	10363869	20	10-08-11	10-08-11	10-09-16	500,000.00	1901001	134	39,201.97	-15.68	39,186.29	9,594.65
408	101737686	11368563	110	07-10-09	07-10-09	07-02-17	442,000.00	1901001	134	35,055.62	-62.50	34,993.12	4,769.14
409	101108998	10897440	40	01-04-05	01-04-05	01-05-25	3,500,000.00	1301001	15	1,595,844.10	-220.52	1,595,623.58	22,443.66
410	102794837	12228354	250	18-02-09	18-02-09	18-03-16	96,000.00	1901001	134	1,726.81	-33.63	1,693.18	1,715.49
411	102795047	12211384	250	19-03-10	19-03-10	19-04-17	130,000.00	1901001	134	26,980.28	-23.46	26,956.82	2,280.33
412	103037831	12115328	290	21-10-11	21-10-11	21-11-16	945,000.00	1404001	120	200,782.14	-4,484.98	196,297.16	20,279.47
413	102799110	10208962	250	08-12-09	08-12-09	08-12-16	266,000.00	1701001	130	31,314.87	-74.86	31,240.01	4,264.47
414	102542507	11976795	190	20-04-09	20-04-09	20-05-16	286,000.00	1901001	134	4,306.09	-12.40	4,293.69	4,332.46
415	102542530	11976820	190	10-11-09	10-11-09	10-12-16	228,000.00	1901001	134	27,363.24	-2.96	27,360.28	3,232.30
416	102794973	12230419	250	12-12-09	12-12-09	12-02-17	157,000.00	1901001	134	23,062.98	-40.01	23,022.97	2,703.67
417	102542541	11976831	190	28-11-09	28-11-09	28-12-16	135,000.00	1901001	134	16,437.56	-1.14	16,436.42	2,177.10
418	102794848	12228536	250	09-04-09	09-04-09	09-05-16	233,000.00	1901001	134	4,886.36	-74.85	4,811.51	4,022.10
419	102794939	12252127	250	23-10-09	23-10-09	23-09-16	96,000.00	1901001	134	8,528.12	-37.39	8,490.73	1,702.58
420	101103842	10873698	40	01-09-10	01-09-10	01-11-17	192,000.00	1901001	134	35,009.52	-1,410.65	33,598.87	2,134.74
421	101553473	11235725	80	28-04-10	28-04-10	28-05-17	300,000.00	1401002	123	55,658.80	-171.34	55,487.46	5,027.83
422	102708789	12155940	230	27-05-09	27-05-09	27-07-16	180,000.00	1901001	134	5,366.61	-140.26	5,226.35	2,738.49
423	101109196	10903997	40	04-07-08	04-07-08	04-08-18	265,000.00	1301001	15	73,179.52	-63.01	73,116.51	2,981.19
424	101008880	10797886	30	17-08-11	17-08-11	17-10-16	442,000.00	1401001	120	65,032.66	-517.32	64,515.34	9,619.79
425	102708847	12155746	230	09-03-10	09-03-10	09-05-17	131,000.00	1901001	134	25,861.87	-13.59	25,848.28	2,297.70
426	101103558	10897019	40	08-04-09	08-04-09	08-05-16	89,000.00	1901001	134	0.00	-5.16	-5.16	1,183.75
427	100302826	11504007	20	19-10-11	19-10-11	19-11-16	945,000.00	1404001	120	187,065.95	-4,040.59	183,025.36	20,795.46
428	101103570	10897326	40	16-05-09	16-05-09	16-06-16	289,000.00	1901001	134	988.12	-44.43	943.69	2,113.32
429	102979283	12354060	280	01-10-09	01-10-09	01-11-16	75,000.00	1901001	134	7,659.67	-1.14	7,658.53	1,136.86
430	102979294	12354071	280	17-11-09	17-11-09	17-12-16	200,000.00	1901001	134	25,559.27	-1.46	25,557.81	3,368.73
431	102931321	12325266	260	23-08-11	23-08-11	23-09-18	350,000.00	1901001	134	150,763.68	-74.97	150,688.71	6,010.21
432	102095793	11696107	140	29-07-09	29-07-09	29-08-16	77,000.00	1901001	134	1,016.89	-15.77	1,001.12	494.17
433	102095908	11678892	140	01-12-09	01-12-09	01-11-16	295,000.00	1901001	134	28,726.49	-9.83	28,716.66	5,006.93
434	100254882	10289668	20	18-08-11	18-08-11	18-10-18	500,000.00	1901001	134	221,067.27	-3,698.47	217,368.80	8,566.71
435	102095817	11691198	140	16-09-09	16-09-09	16-08-16	282,000.00	1901001	134	14,220.54	-56.27	14,164.27	4,834.48
436	102931332	12325244	260	29-08-11	29-08-11	29-09-18	500,000.00	1901001	134	212,025.81	-10.32	212,015.49	8,396.01
437	102095589	11646316	140	13-07-09	13-07-09	13-07-16	280,000.00	1901001	134	9,206.93	-83.25	9,123.68	4,816.01

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
438	100016777	10988021	10	02-11-11	02-11-11	02-01-17	170,000.00	1401001	120	29,318.62	-837.01	28,481.61	3,676.56
439	101103706	10867062	40	02-02-10	02-02-10	02-02-17	150,000.00	1901001	134	21,932.99	-42.60	21,890.39	2,560.41
440	102931172	12330865	260	11-08-10	11-08-10	11-09-17	98,000.00	1901001	134	21,147.83	-18.38	21,129.45	1,540.46
441	103037296	12113013	290	22-04-11	22-04-11	22-11-39	7,750,000.00	1301001	15	7,657,816.44	-9,929.21	7,647,887.23	70,467.17
442	102979250	12354004	280	13-05-09	13-05-09	13-06-16	215,000.00	1901001	134	7,075.64	-8.21	7,067.43	3,580.00
443	101103739	10887158	40	02-03-10	02-03-10	02-04-17	200,000.00	1901001	134	34,552.27	-116.47	34,435.80	3,332.61
444	101103853	10909615	40	18-10-10	18-10-10	18-12-17	50,000.00	1901001	134	8,050.55	-178.18	7,872.37	493.80
445	100012525	10014002	10	23-04-01	23-04-01	23-05-21	1,300,225.00	1301001	15	554,845.34	-4,735.58	550,109.76	11,638.87
446	100012558	10014466	10	18-11-08	18-11-08	18-04-28	460,000.00	1301001	15	325,249.13	-8,590.48	316,658.65	3,887.66
447	102979261	12354026	280	31-07-09	31-07-09	31-08-16	225,000.00	1901001	134	15,229.81	-5.96	15,223.85	3,902.05
448	102982989	12369677	280	19-12-09	19-12-09	19-01-17	297,000.00	1401002	123	39,126.25	-1.76	39,124.49	4,642.35
449	103033950	12105308	290	12-07-10	12-07-10	12-10-17	90,000.00	1901001	134	20,916.71	-186.17	20,730.54	1,345.63
450	100018038	10107282	10	19-09-11	19-09-11	19-11-16	789,000.00	1404001	120	139,316.78	-2,053.19	137,263.59	17,200.00
451	102794962	12216836	250	24-11-09	24-11-09	24-06-16	200,000.00	1901001	134	3,642.18	-42.78	3,599.40	2,437.99
452	101110099	10874035	40	15-09-10	15-09-10	15-11-17	200,000.00	1401002	123	53,332.70	-62.10	53,270.60	3,269.13
453	101840832	11440698	120	25-05-09	25-05-09	25-06-16	280,000.00	1901001	134	4,580.44	-49.73	4,530.71	4,662.50
454	102979249	12353985	280	27-04-09	27-04-09	27-05-16	150,000.00	1901001	134	2,501.37	-6.45	2,494.92	2,523.29
455	102657290	12072937	210	14-04-11	14-04-11	14-06-16	330,000.00	1901001	134	0.00	-108.87	-108.87	7,400.00
456	102359566	11869092	160	30-01-12	30-01-12	28-02-19	110,000.00	1901001	134	52,090.64	-912.62	51,178.02	1,820.98
457	102095931	11686687	140	21-01-10	21-01-10	21-02-17	170,000.00	1901001	134	26,875.76	-44.49	26,831.27	2,862.69
458	100256017	12271365	20	28-11-11	28-11-11	28-12-18	115,000.00	1901001	134	55,733.14	-0.55	55,732.59	1,991.41
459	100012398	10014160	10	13-02-06	13-02-06	13-03-21	800,000.00	1301003	15	377,233.70	-636.69	376,597.01	7,685.08
460	102107370	11646281	140	11-05-09	11-05-09	11-05-16	273,000.00	1401002	123	4,193.60	-102.13	4,091.47	4,858.06
461	102103738	11678892	140	19-11-09	19-11-09	19-12-16	208,000.00	1701001	130	24,701.16	-18.46	24,682.70	3,216.40
462	101103751	10902701	40	20-03-10	20-03-10	20-03-17	100,000.00	1901001	134	16,912.68	-17.55	16,895.13	1,757.47
463	101840854	11440723	120	20-07-09	20-07-09	20-08-16	279,000.00	1901001	134	12,456.39	-31.74	12,424.65	4,435.96
464	101103615	10895759	40	20-08-09	20-08-09	20-07-16	246,000.00	1901001	134	12,760.86	-90.35	12,670.51	4,338.24
465	101103717	10886187	40	01-03-10	01-03-10	01-04-17	200,000.00	1901001	134	22,232.73	-42.61	22,190.12	2,272.49
466	102095680	11645981	140	15-05-09	15-05-09	15-06-16	200,000.00	1901001	134	2,833.73	-31.88	2,801.85	3,232.42
467	102095691	11695614	140	15-05-09	15-05-09	15-06-16	79,000.00	1901001	134	2,491.97	-10.99	2,480.98	847.19
468	101103682	10865815	40	15-01-10	15-01-10	15-01-17	214,000.00	1901001	134	26,053.33	-29.80	26,023.53	3,404.77
469	101103659	10875244	40	07-12-09	07-12-09	07-12-16	200,000.00	1901001	134	23,572.54	-38.61	23,533.93	3,502.46
470	102578985	12029936	200	29-05-08	29-05-08	29-06-15	432,000.00	1901001	134	38,208.63	-656.16	37,552.47	6,534.32
471	101109083	10897086	40	24-10-08	24-10-08	24-07-27	2,590,000.00	1301001	15	310,481.46	-22.47	310,458.99	4,098.02
472	102107030	11646098	140	27-05-05	27-05-05	27-11-20	4,500,000.00	1204001	14	1,967,011.18	-1,081.12	1,965,930.06	44,956.04
473	101109094	10903975	40	11-09-08	11-09-08	11-10-28	2,625,000.00	1301001	15	2,087,783.45	-669.02	2,087,114.43	24,445.98
474	101738147	11368358	110	18-02-11	18-02-11	18-03-18	390,000.00	1901001	134	123,562.10	-51.23	123,510.87	6,084.89
475	101552481	11221097	80	25-10-04	25-10-04	25-11-24	3,000,000.00	1301001	15	1,907,797.59	-198.87	1,907,598.72	27,699.02
476	101552492	11221100	80	02-11-07	02-11-07	02-01-18	315,000.00	1301001	15	65,379.46	-30.20	65,349.26	3,562.27
477	102095657	11646270	140	08-07-09	08-07-09	08-08-16	163,000.00	1901001	134	8,665.07	-27.50	8,637.57	2,216.30
478	102979646	12364715	280	12-01-12	12-01-12	12-03-17	350,000.00	1901001	134	74,153.38	-1,489.53	72,663.85	7,830.65
479	102106070	11646043	140	12-07-05	12-07-05	12-03-28	7,500,000.00	1301001	15	5,897,924.23	-1,306.03	5,896,618.20	71,044.32
480	101738012	11393850	110	28-12-10	28-12-10	28-01-18	250,000.00	1901001	134	76,497.61	-4.68	76,492.93	4,103.31
481	101551410	11220912	80	17-02-10	17-02-10	17-03-17	100,000.00	1701001	130	14,369.45	-13.54	14,355.91	1,365.44
482	102095646	11643122	140	14-05-09	14-05-09	14-06-16	148,000.00	1901001	134	2,506.73	-100.25	2,406.48	1,749.49
483	102106309	11689928	140	06-11-09	06-11-09	06-11-29	1,500,000.00	1301001	15	1,190,249.20	-71.11	1,190,178.09	13,432.89
484	101428169	11123237	70	22-01-10	22-01-10	22-02-17	100,000.00	1901001	134	15,905.85	-5.21	15,900.64	1,678.93
485	102753277	12174281	240	03-12-09	03-12-09	03-01-17	154,340.00	1901001	134	24,038.05	-41.05	23,997.00	2,718.76
486	102107369	11645925	140	09-05-09	09-05-09	09-06-16	270,000.00	1401002	123	9,084.55	-97.18	8,987.37	4,724.09

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487	102095782	11646247	140	05-08-09	05-08-09	05-09-16	150,000.00	1901001	134	9,860.43	-22.23	9,838.20	2,667.14
488	101004535	10812284	30	16-09-10	16-09-10	16-11-17	188,000.00	1901001	134	47,853.45	-849.63	47,003.82	2,917.92
489	101009033	10826274	30	30-11-09	30-11-09	31-12-16	247,000.00	1401002	123	31,254.59	-1,054.37	30,200.22	4,084.50
490	101841870	11473850	120	14-06-13	14-06-13	14-07-20	290,000.00	1901001	134	206,178.07	-207.18	205,970.89	5,299.62
491	102106127	11695669	140	04-03-05	04-03-05	04-04-25	1,200,000.00	1301001	15	724,511.33	-261.01	724,250.32	10,407.35
492	102710540	12166009	230	19-03-14	19-03-14	19-04-19	200,000.00	1901001	134	75,200.19	-6.53	75,193.66	2,860.33
493	101428067	11123328	70	11-03-10	11-03-10	11-04-17	175,000.00	1901001	134	32,597.57	-43.26	32,554.31	2,894.62
494	100012478	10014342	10	28-08-07	28-08-07	28-08-17	800,000.00	1301001	15	139,789.47	-1,506.34	138,283.13	9,060.80
495	102095613	11646269	140	02-04-09	02-04-09	02-05-16	120,000.00	1901001	134	0.00	-13.86	-13.86	8.93
496	102095806	11654543	140	15-09-09	15-09-09	15-09-16	200,000.00	1901001	134	13,189.01	-46.62	13,142.39	3,379.65
497	102095771	11646225	140	09-05-09	09-05-09	09-06-16	300,000.00	1901001	134	9,465.83	-71.54	9,394.29	4,958.73
498	102756541	12174510	240	08-07-08	08-07-08	08-08-18	500,000.00	1301001	15	102,897.44	-27.04	102,870.40	4,184.35
499	102095862	11698070	140	24-09-09	24-09-09	24-06-16	82,000.00	1901001	134	3,847.13	-908.90	2,938.23	1,513.45
500	100010946	10071832	10	30-12-09	30-12-09	30-12-16	1,000,000.00	1701001	130	68,587.86	-591.47	67,996.39	9,681.99
501	101845864	11441716	120	13-02-06	13-02-06	13-03-21	790,000.00	1301001	15	257,169.20	-45.01	257,124.19	5,703.33
502	102106285	11646010	140	15-06-05	15-06-05	15-05-16	1,170,000.00	1301001	15	0.00	-5.68	-5.68	11,654.96
503	100012773	10078612	10	22-09-11	22-09-11	22-07-37	11,300,000.00	1301001	15	1,241,796.64	-33,482.16	1,208,314.48	11,822.65
504	100298648	10218620	20	18-11-11	18-11-11	18-01-22	884,000.00	2701001	146	553,084.11	-27.73	553,056.38	9,360.54
505	102106230	11643155	140	01-07-05	01-07-05	01-08-25	1,600,000.00	1301001	15	796,031.79	-45,391.99	750,639.80	10,959.40
506	100014077	10018052	10	16-03-12	16-03-12	16-05-22	5,000,000.00	1601001	127	3,557,840.79	-2.22	3,557,838.57	65,394.59
507	100000201	10085052	10	21-08-09	21-08-09	21-09-16	260,000.00	1901001	134	24,234.33	-55.86	24,178.47	4,550.29
508	100000631	10055505	10	13-12-10	13-12-10	13-02-18	213,000.00	1901001	134	71,269.62	-1,166.33	70,103.29	3,777.17
509	100000289	10068456	10	26-11-09	26-11-09	26-12-16	100,000.00	1901001	134	12,119.09	-21.52	12,097.57	1,420.70
510	100000290	10037256	10	27-11-09	27-11-09	27-12-16	237,000.00	1901001	134	31,181.26	-49.82	31,131.44	4,146.91
511	100000234	11272698	10	19-09-09	19-09-09	19-10-16	200,000.00	1901001	134	15,487.58	-32.35	15,455.23	2,691.19
512	100000267	10042289	10	20-10-09	20-10-09	20-11-16	80,000.00	1901001	134	10,723.06	-1.66	10,721.40	1,416.76
513	100255626	10283509	20	02-11-11	02-11-11	02-12-18	500,000.00	1901001	134	229,308.80	-9.98	229,298.82	8,645.35
514	100000198	10047312	10	11-08-09	11-08-09	11-09-16	250,000.00	1901001	134	2,449.27	-2.93	2,446.34	2,994.38
515	100000256	10085369	10	15-10-09	15-10-09	15-11-16	90,000.00	1901001	134	10,713.07	-32.06	10,681.01	1,592.23
516	100255229	10192836	20	16-09-11	16-09-11	16-11-18	500,000.00	1901001	134	236,089.97	-40.07	236,049.90	8,866.82
517	100000245	10028923	10	14-10-09	14-10-09	14-11-16	135,000.00	1901001	134	16,012.49	-14.06	15,998.43	2,380.14
518	102106194	11646350	140	09-07-07	09-07-07	09-01-26	1,100,000.00	1301001	15	90,383.07	-473.25	89,909.82	1,401.76
519	102106138	11645776	140	23-06-05	23-06-05	23-07-20	1,300,000.00	1301001	15	538,554.73	-1,294.18	537,260.55	12,975.97
520	102107358	11696118	140	16-07-09	16-07-09	16-07-16	245,000.00	1401002	123	11,919.56	-89.92	11,829.64	4,349.07
521	100000405	10062680	10	20-03-10	20-03-10	20-04-17	60,000.00	1901001	134	12,045.03	-8.47	12,036.56	1,063.15
522	102095873	11654666	140	25-09-09	25-09-09	25-07-16	234,000.00	1901001	134	12,556.69	-76.87	12,479.82	4,187.29
523	102095851	11697962	140	21-09-09	21-09-09	21-10-16	83,000.00	1901001	134	7,756.87	-70.34	7,686.53	1,362.13
524	102095895	11660341	140	16-10-09	16-10-09	16-11-16	125,000.00	1901001	134	9,108.24	-16.86	9,091.38	1,678.70
525	102272855	11791589	150	09-03-13	09-03-13	09-04-19	150,000.00	1901001	134	82,459.85	-2.50	82,457.35	3,100.00
526	102106172	11645958	140	26-04-04	26-04-04	26-11-23	3,300,000.00	1301001	15	1,917,026.07	-2,363.96	1,914,662.11	30,135.64
527	100292396	10209932	20	20-08-09	20-08-09	20-09-26	10,410,616.18	1301001	15	8,228,378.64	-2,554.65	8,225,823.99	106,248.80
528	100253221	10457680	20	24-03-10	24-03-10	24-04-17	180,000.00	1901001	134	33,294.03	-45.12	33,248.91	2,977.83
529	101919383	11503070	130	24-11-09	24-11-09	24-12-16	480,000.00	1901001	134	66,961.15	-67.41	66,893.74	8,502.74
530	100283483	10441625	20	01-10-09	01-10-09	01-10-16	350,000.00	1701001	130	27,419.68	-83.86	27,335.82	5,607.62
531	100252976	10441035	20	17-09-09	17-09-09	17-10-16	150,000.00	1901001	134	10,151.53	-61.78	10,089.75	2,195.49
532	100252874	10203623	20	24-08-09	24-08-09	24-08-16	250,000.00	1901001	134	16,911.03	-73.25	16,837.78	4,333.52
533	102419324	11914116	170	22-11-11	22-11-11	22-12-16	200,000.00	1401001	120	9,003.70	-1,165.61	7,838.09	946.09
534	100252513	10284514	20	25-05-09	25-05-09	25-04-16	195,000.00	1901001	134	261.44	-43.47	217.97	3,508.28
535	101929244	11519604	130	29-10-09	29-10-09	29-09-16	325,000.00	1401002	123	20,577.69	-3,557.61	17,020.08	5,298.17

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536	101919327	11518690	130	21-07-09	21-07-09	21-07-16	236,000.00	1901001	134	12,320.51	-114.58	12,205.93	4,191.47
537	100252761	10228388	20	28-07-09	28-07-09	28-07-16	252,000.00	1901001	134	13,497.38	-93.73	13,403.65	3,672.60
538	100252455	10390474	20	19-08-08	19-08-08	19-07-15	70,000.00	1901001	134	654.65	-92.04	562.61	1,230.84
539	100283405	10434695	20	28-07-09	28-07-09	28-05-16	500,000.00	1701001	130	4,928.41	-103.68	4,824.73	4,900.56
540	100252669	10348241	20	01-07-09	01-07-09	01-06-16	200,000.00	1901001	134	1,212.70	-89.42	1,123.28	2,418.13
541	100292385	10434695	20	27-07-09	27-07-09	27-08-23	3,000,000.00	1301001	15	1,844,261.28	-292.18	1,843,969.10	31,050.09
542	100292078	10419214	20	20-01-09	20-01-09	20-02-19	617,000.00	1301001	15	256,949.26	-192.54	256,756.72	9,310.43
543	100252692	10416064	20	09-07-09	09-07-09	09-07-16	130,000.00	1901001	134	5,010.99	-46.91	4,964.08	2,317.20
544	101926979	11512881	130	17-07-09	17-07-09	17-04-36	6,100,000.00	1301001	15	5,089,968.24	-62,849.26	5,027,118.98	49,246.08
545	101919316	11539369	130	18-06-09	18-06-09	18-07-16	89,000.00	1901001	134	2,814.48	-114.99	2,699.49	1,498.39
546	100283529	10210948	20	29-10-09	29-10-09	29-12-16	849,167.73	1701001	130	53,340.50	-182.85	53,157.65	7,359.95
547	100291982	10381595	20	22-12-08	22-12-08	22-08-30	25,740,000.00	1301001	15	17,361,220.43	-11,543.02	17,349,677.41	190,965.03
548	100303636	10345692	20	16-09-09	16-09-09	16-10-16	250,000.00	1401002	123	13,957.71	-80.51	13,877.20	3,153.23
549	100013630	10001070	10	16-11-09	16-11-09	16-01-20	500,000.00	1601001	127	233,132.01	-144.52	232,987.49	6,900.00
550	102419551	11892645	170	14-02-12	14-02-12	14-04-17	771,000.00	1404001	120	166,926.10	-1,641.11	165,284.99	16,022.00
551	100252965	10411849	20	14-09-09	14-09-09	14-10-16	107,000.00	1901001	134	6,414.34	-43.41	6,370.93	1,420.38
552	100012592	10014364	10	21-12-07	21-12-07	21-03-27	500,000.00	1301001	15	395,820.27	-5,525.56	390,294.71	4,976.06
553	100000187	10080428	10	18-07-09	18-07-09	18-08-16	120,000.00	1901001	134	4,299.81	-31.06	4,268.75	1,461.79
554	100000176	10056053	10	09-07-09	09-07-09	09-08-16	90,000.00	1901001	134	6,530.71	-2.85	6,527.86	1,600.15
555	101846517	11468091	120	10-06-10	10-06-10	10-07-20	1,200,000.00	1601001	127	600,594.12	-12.18	600,581.94	14,781.36
556	100013641	10008327	10	04-03-10	04-03-10	04-05-20	9,000,000.00	1601001	127	4,452,551.27	-343.08	4,452,208.19	111,340.94
557	100303783	10323429	20	30-09-11	30-09-11	31-10-16	500,000.00	1401002	123	55,777.15	-3,438.22	52,338.93	10,871.69
558	100293785	10540422	20	19-01-12	19-01-12	19-03-36	7,400,000.00	1301001	15	7,006,910.56	-69.39	7,006,841.17	67,585.39
559	100301505	10414635	20	15-03-13	15-03-13	15-04-18	789,000.00	1401001	120	366,363.65	-14,031.14	352,332.51	17,270.47
560	100258219	10365493	20	26-03-12	26-03-12	26-04-19	400,000.00	1901001	134	211,779.73	-3,113.46	208,666.27	7,035.57
561	100267358	10365856	20	30-04-14	30-04-14	31-05-21	300,000.00	1901001	134	131,006.79	-2,750.31	128,256.48	3,024.63
562	100256380	12264029	20	30-01-12	30-01-12	28-02-19	130,000.00	1901001	134	66,228.27	-0.63	66,227.64	2,252.19
563	100268919	10305273	20	29-07-14	29-07-14	29-08-21	574,000.00	1901001	134	481,830.78	-5,430.92	476,399.86	10,553.17
564	100257191	10544879	20	20-02-12	20-02-12	20-03-19	150,000.00	1901001	134	79,275.08	-20.26	79,254.82	2,633.26
565	100258297	10330403	20	27-03-12	27-03-12	27-04-19	230,000.00	1901001	134	124,549.07	-1,160.99	123,388.08	4,044.14
566	100264528	10549447	20	24-01-14	24-01-14	24-02-21	700,000.00	1901001	134	549,083.75	-0.56	549,083.19	12,886.75
567	100284737	10222910	20	27-10-14	27-10-14	27-11-19	250,000.00	2101001	137	194,845.46	-2,162.30	192,683.16	5,673.15
568	101919305	11531586	130	10-06-09	10-06-09	10-06-16	250,000.00	1901001	134	8,159.09	-50.88	8,108.21	4,454.32
569	100252079	10419791	20	31-05-08	31-05-08	30-06-15	237,000.00	1901001	134	3,495.68	-69.87	3,425.81	0.00
570	100292158	10418618	20	31-03-05	31-03-05	30-09-19	1,177,884.00	1301001	15	402,471.61	-47.45	402,424.16	11,241.62
571	100283494	10240225	20	07-10-09	07-10-09	07-09-16	170,000.00	1701001	130	9,587.75	-119.42	9,468.33	2,441.82
572	100292421	10357380	20	06-10-09	06-10-09	06-11-29	3,015,000.00	1301001	15	2,592,798.09	-767.81	2,592,030.28	29,064.96
573	100253107	10392868	20	20-02-10	20-02-10	20-01-17	300,000.00	1901001	134	48,857.77	-81.10	48,776.67	5,159.42
574	100252954	10265160	20	12-09-09	12-09-09	12-08-16	133,000.00	1901001	134	5,974.91	-39.31	5,935.60	1,531.38
575	100252987	10359490	20	17-09-09	17-09-09	17-08-16	146,000.00	1901001	134	9,759.73	-33.21	9,726.52	2,520.89
576	100253049	10410380	20	13-10-09	13-10-09	13-10-16	190,000.00	1901001	134	13,528.99	-43.06	13,485.93	2,787.32
577	100252794	10435372	20	31-07-09	31-07-09	31-07-16	113,000.00	1901001	134	6,805.88	-49.64	6,756.24	2,031.55
578	100252400	10381878	20	28-02-09	28-02-09	31-03-16	79,000.00	1901001	134	681.12	-33.90	647.22	1,479.54
579	100300216	10384212	20	08-04-06	08-04-06	08-03-17	30,000,000.00	1204001	14	2,208,123.54	-18,778.55	2,189,344.99	775,228.65
580	100298354	10381743	20	28-04-08	28-04-08	28-05-18	1,000,000.00	2501001	142	79,698.58	-683.68	79,014.90	3,917.48
581	100292318	10417998	20	12-12-02	12-12-02	12-05-23	2,092,000.00	1301001	15	512,525.84	-105.23	512,420.61	8,533.88
582	100252625	10190226	20	18-06-09	18-06-09	18-07-16	178,000.00	1901001	134	2,928.70	-51.02	2,877.68	2,063.15
583	100252818	10434877	20	04-08-09	04-08-09	04-09-16	100,000.00	1901001	134	4,493.47	-555.41	3,938.06	926.21
584	100253243	10297953	20	26-03-10	26-03-10	26-04-17	200,000.00	1901001	134	32,339.67	-27.92	32,311.75	2,934.53

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
585	100253016	10241218	20	02-10-09	02-10-09	02-10-16	177,000.00	1901001	134	8,295.19	-13.73	8,281.46	1,963.78
586	100252636	10216666	20	20-06-09	20-06-09	20-07-16	145,000.00	1901001	134	12,660.83	-7,071.63	5,589.20	2,770.44
587	100252580	10216871	20	09-06-09	09-06-09	09-05-16	265,000.00	1901001	134	4,278.68	-89.98	4,188.70	4,630.30
588	100283392	10433330	20	16-07-09	16-07-09	16-09-16	235,000.00	1701001	130	15,355.01	-54.84	15,300.17	3,751.20
589	100292443	10240871	20	02-02-10	02-02-10	02-03-31	3,030,000.00	1301001	15	2,546,349.96	-3,931.51	2,542,418.45	27,432.34
590	100253038	10196874	20	05-10-09	05-10-09	05-09-16	240,000.00	1901001	134	14,050.16	-86.40	13,963.76	3,600.34
591	100253083	10457534	20	19-02-10	19-02-10	19-03-17	120,000.00	1901001	134	17,168.49	-16.37	17,152.12	1,703.84
592	100253050	10432508	20	14-10-09	14-10-09	14-10-16	275,000.00	1901001	134	23,958.28	-1,053.82	22,904.46	4,935.95
593	100283530	10269787	20	15-12-09	15-12-09	15-12-16	1,000,000.00	1701001	130	107,526.66	-395.32	107,131.34	15,824.74
594	100283574	10466694	20	14-06-10	14-06-10	14-07-17	500,000.00	1701001	130	103,531.71	-2,252.56	101,279.15	7,817.34
595	100303614	10425499	20	05-06-09	05-06-09	05-06-16	250,000.00	1401002	123	8,510.42	-302.06	8,208.36	4,457.24
596	100252591	10425546	20	10-06-09	10-06-09	10-08-16	90,000.00	1901001	134	5,647.75	-23.76	5,623.99	1,447.80
597	100291948	10381448	20	17-05-07	17-05-07	17-06-28	3,000,000.00	1301001	15	1,152,471.77	-2.95	1,152,468.82	13,570.25
598	100252535	10250539	20	29-05-09	29-05-09	29-04-16	160,000.00	1901001	134	0.00	-49.74	-49.74	2,732.62
599	100252488	10394809	20	18-05-09	18-05-09	18-04-16	147,000.00	1901001	134	485.27	-47.07	438.20	2,744.08
600	100252499	10360154	20	19-05-09	19-05-09	19-04-16	179,000.00	1901001	134	2,564.64	-61.47	2,503.17	3,299.88
601	100252466	10283746	20	13-05-09	13-05-09	13-05-16	90,000.00	1901001	134	484.76	-20.29	464.47	490.95
602	100292307	10419190	20	14-10-08	14-10-08	14-04-28	3,300,000.00	1301001	15	2,609,617.89	-86.62	2,609,531.27	31,194.79
603	100252829	10313580	20	05-08-09	05-08-09	05-06-16	200,000.00	1901001	134	5,639.08	-70.41	5,568.67	3,541.54
604	100252546	10426628	20	02-06-09	02-06-09	02-04-16	84,000.00	1901001	134	1,439.78	-19.50	1,420.28	1,503.89
605	100253196	10460024	20	17-03-10	17-03-10	17-05-17	245,000.00	1901001	134	49,524.85	-34.35	49,490.50	4,400.01
606	100253210	10341494	20	24-03-10	24-03-10	24-04-17	273,000.00	1901001	134	45,596.77	-62.76	45,534.01	4,121.99
607	100292487	10398338	20	01-05-09	01-05-09	01-02-30	6,590,000.00	1301001	15	1,410,902.12	-166,326.02	1,244,576.10	17,325.96
608	100252647	10430179	20	23-06-09	23-06-09	23-06-16	100,000.00	1901001	134	1,251.70	-27.25	1,224.45	1,027.31
609	100283461	12209578	20	19-08-09	19-08-09	19-08-16	130,000.00	1701001	130	8,363.92	-45.60	8,318.32	2,083.72
610	100252852	10437415	20	20-08-09	20-08-09	20-06-16	95,000.00	1901001	134	2,761.30	-21.97	2,739.33	1,501.68
611	100292067	10384165	20	14-11-06	14-11-06	14-09-27	3,784,000.00	1301001	15	2,373,982.30	-592.23	2,373,390.07	30,380.47
612	100000165	10056870	10	20-06-09	20-06-09	20-07-16	300,000.00	1901001	134	18,844.01	-81.39	18,762.62	5,314.44
613	100292012	10422590	20	05-05-06	05-05-06	05-06-21	5,000,000.00	1301001	15	2,735,157.42	-218,828.91	2,516,328.51	60,901.65
614	101929233	11518930	130	11-08-09	11-08-09	11-09-16	322,000.00	1401002	123	27,595.47	-81.43	27,514.04	5,704.06
615	100276179	10246975	20	23-07-15	23-07-15	23-08-20	500,000.00	1901001	134	451,694.28	-14.24	451,680.04	11,345.00
616	100300089	10628444	20	26-05-15	26-05-15	26-06-16	50,500.00	2001001	136	4,934.41	-441.73	4,492.68	4,488.22
617	100256743	10329964	20	07-02-12	07-02-12	07-03-19	500,000.00	1901001	134	261,442.93	-53.26	261,389.67	8,896.54
618	100271658	12249680	20	02-12-14	02-12-14	02-01-20	350,000.00	1901001	134	277,680.03	-3,152.64	274,527.39	7,980.84
619	100270586	10063195	20	17-09-14	17-09-14	17-10-19	200,000.00	1901001	134	153,813.22	-1,273.70	152,539.52	4,584.82
620	100298604	10092853	20	12-11-11	12-11-11	12-12-21	948,000.00	2701001	146	584,685.36	-3,593.79	581,091.57	10,019.01
621	100257714	10269506	20	12-03-12	12-03-12	12-04-19	250,000.00	1901001	134	129,709.49	-1.03	129,708.46	4,308.70
622	100298717	10419951	20	28-11-11	28-11-11	28-12-21	866,000.00	2701001	146	542,941.84	-3,032.40	539,909.44	9,184.48
623	100267427	10474989	20	06-05-14	06-05-14	06-06-21	250,000.00	1901001	134	202,412.12	-1,631.41	200,780.71	4,584.48
624	101103659	10875244	40	07-12-09	07-12-09	07-12-16	200,000.00	1901001	134	23,572.54	-38.61	23,533.93	3,502.46
625	100256017	12271365	20	28-11-11	28-11-11	28-12-18	115,000.00	1901001	134	55,733.14	-0.55	55,732.59	1,991.41
626	101840854	11440723	120	20-07-09	20-07-09	20-08-16	279,000.00	1901001	134	12,456.39	-31.74	12,424.65	4,435.96
627	101103751	10902701	40	20-03-10	20-03-10	20-03-17	100,000.00	1901001	134	16,912.68	-17.55	16,895.13	1,757.47
628	101103615	10895759	40	20-08-09	20-08-09	20-07-16	246,000.00	1901001	134	12,760.86	-90.35	12,670.51	4,338.24
629	102578985	12029936	200	29-05-08	29-05-08	29-06-15	432,000.00	1901001	134	38,208.63	-656.16	37,552.47	6,534.32
630	101103717	10886187	40	01-03-10	01-03-10	01-04-17	200,000.00	1901001	134	22,232.73	-42.61	22,190.12	2,272.49
631	102095793	11696107	140	29-07-09	29-07-09	29-08-16	77,000.00	1901001	134	1,016.89	-15.77	1,001.12	494.17
632	100016777	10988021	10	02-11-11	02-11-11	02-01-17	170,000.00	1401001	120	29,318.62	-837.01	28,481.61	3,676.56
633	102931172	12330865	260	11-08-10	11-08-10	11-09-17	98,000.00	1901001	134	21,147.83	-18.38	21,129.45	1,540.46

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
634	101103682	10865815	40	15-01-10	15-01-10	15-01-17	214,000.00	1901001	134	26,053.33	-29.80	26,023.53	3,404.77
635	101103739	10887158	40	02-03-10	02-03-10	02-04-17	200,000.00	1901001	134	34,552.27	-116.47	34,435.80	3,332.61
636	102710540	12166009	230	19-03-14	19-03-14	19-04-19	200,000.00	1901001	134	75,200.19	-6.53	75,193.66	2,860.33
637	101841870	11473850	120	14-06-13	14-06-13	14-07-20	290,000.00	1901001	134	206,178.07	-207.18	205,970.89	5,299.62
638	102359566	11869092	160	30-01-12	30-01-12	28-02-19	110,000.00	1901001	134	52,090.64	-912.62	51,178.02	1,820.98
639	102095657	11646270	140	08-07-09	08-07-09	08-08-16	163,000.00	1901001	134	8,665.07	-27.50	8,637.57	2,216.30
640	101738012	11393850	110	28-12-10	28-12-10	28-01-18	250,000.00	1901001	134	76,497.61	-4.68	76,492.93	4,103.31
641	101428067	11123328	70	11-03-10	11-03-10	11-04-17	175,000.00	1901001	134	32,597.57	-43.26	32,554.31	2,894.62
642	101004535	10812284	30	16-09-10	16-09-10	16-11-17	188,000.00	1901001	134	47,853.45	-849.63	47,003.82	2,917.92
643	101738147	11368358	110	18-02-11	18-02-11	18-03-18	390,000.00	1901001	134	123,562.10	-51.23	123,510.87	6,084.89
644	102095680	11645981	140	15-05-09	15-05-09	15-06-16	200,000.00	1901001	134	2,833.73	-31.88	2,801.85	3,232.42
645	102095691	11695614	140	15-05-09	15-05-09	15-06-16	79,000.00	1901001	134	2,491.97	-10.99	2,480.98	847.19
646	102107369	11645925	140	09-05-09	09-05-09	09-06-16	270,000.00	1401002	123	9,084.55	-97.18	8,987.37	4,724.09
647	100012398	10014160	10	13-02-06	13-02-06	13-03-21	800,000.00	1301003	15	377,233.70	-636.69	376,597.01	7,685.08
648	101103706	10867062	40	02-02-10	02-02-10	02-02-17	150,000.00	1901001	134	21,932.99	-42.60	21,890.39	2,560.41
649	102753277	12174281	240	03-12-09	03-12-09	03-01-17	154,340.00	1901001	134	24,038.05	-41.05	23,997.00	2,718.76
650	102106309	11689928	140	06-11-09	06-11-09	06-11-29	1,500,000.00	1301001	15	1,190,249.20	-71.11	1,190,178.09	13,432.89
651	102095782	11646247	140	05-08-09	05-08-09	05-09-16	150,000.00	1901001	134	9,860.43	-22.23	9,838.20	2,667.14
652	101428169	11123237	70	22-01-10	22-01-10	22-02-17	100,000.00	1901001	134	15,905.85	-5.21	15,900.64	1,678.93
653	102095771	11646225	140	09-05-09	09-05-09	09-06-16	300,000.00	1901001	134	9,465.83	-71.54	9,394.29	4,958.73
654	102107370	11646281	140	11-05-09	11-05-09	11-05-16	273,000.00	1401002	123	4,193.60	-102.13	4,091.47	4,858.06
655	102095931	11686687	140	21-01-10	21-01-10	21-02-17	170,000.00	1901001	134	26,875.76	-44.49	26,831.27	2,862.69
656	102095613	11646269	140	02-04-09	02-04-09	02-05-16	120,000.00	1901001	134	0.00	-13.86	-13.86	8.93
657	102095806	11654543	140	15-09-09	15-09-09	15-09-16	200,000.00	1901001	134	13,189.01	-46.62	13,142.39	3,379.65
658	102103738	11678892	140	19-11-09	19-11-09	19-12-16	208,000.00	1701001	130	24,701.16	-18.46	24,682.70	3,216.40
659	101009033	10826274	30	30-11-09	30-11-09	31-12-16	247,000.00	1401002	123	31,254.59	-1,054.37	30,200.22	4,084.50
660	102106172	11645958	140	26-04-04	26-04-04	26-11-23	3,300,000.00	1301001	15	1,917,026.07	-2,363.96	1,914,662.11	30,135.64
661	100255626	10283509	20	02-11-11	02-11-11	02-12-18	500,000.00	1901001	134	229,308.80	-9.98	229,298.82	8,645.35
662	100014077	10018052	10	16-03-12	16-03-12	16-05-22	5,000,000.00	1601001	127	3,557,840.79	-2.22	3,557,838.57	65,394.59
663	102272855	11791589	150	09-03-13	09-03-13	09-04-19	150,000.00	1901001	134	82,459.85	-2.50	82,457.35	3,100.00
664	102106194	11646350	140	09-07-07	09-07-07	09-01-26	1,100,000.00	1301001	15	90,383.07	-473.25	89,909.82	1,401.76
665	100000631	10055505	10	13-12-10	13-12-10	13-02-18	213,000.00	1901001	134	71,269.62	-1,166.33	70,103.29	3,777.17
666	100303783	10323429	20	30-09-11	30-09-11	31-10-16	500,000.00	1401002	123	55,777.15	-3,438.22	52,338.93	10,871.69
667	102095862	11698070	140	24-09-09	24-09-09	24-06-16	82,000.00	1901001	134	3,847.13	-908.90	2,938.23	1,513.45
668	100000198	10047312	10	11-08-09	11-08-09	11-09-16	250,000.00	1901001	134	2,449.27	-2.93	2,446.34	2,994.38
669	102106230	11643155	140	01-07-05	01-07-05	01-08-25	1,600,000.00	1301001	15	796,031.79	-45,391.99	750,639.80	10,959.40
670	100000267	10042289	10	20-10-09	20-10-09	20-11-16	80,000.00	1901001	134	10,723.06	-1.66	10,721.40	1,416.76
671	101109094	10903975	40	11-09-08	11-09-08	11-10-28	2,625,000.00	1301001	15	2,087,783.45	-669.02	2,087,114.43	24,445.98
672	100000290	10037256	10	27-11-09	27-11-09	27-12-16	237,000.00	1901001	134	31,181.26	-49.82	31,131.44	4,146.91
673	100000234	11272698	10	19-09-09	19-09-09	19-10-16	200,000.00	1901001	134	15,487.58	-32.35	15,455.23	2,691.19
674	100000256	10085369	10	15-10-09	15-10-09	15-11-16	90,000.00	1901001	134	10,713.07	-32.06	10,681.01	1,592.23
675	102106127	11695669	140	04-03-05	04-03-05	04-04-25	1,200,000.00	1301001	15	724,511.33	-261.01	724,250.32	10,407.35
676	101551410	11220912	80	17-02-10	17-02-10	17-03-17	100,000.00	1701001	130	14,369.45	-13.54	14,355.91	1,365.44
677	102107030	11646098	140	27-05-05	27-05-05	27-11-20	4,500,000.00	1204001	14	1,967,011.18	-1,081.12	1,965,930.06	44,956.04
678	102106070	11646043	140	12-07-05	12-07-05	12-03-28	7,500,000.00	1301001	15	5,897,924.23	-1,306.03	5,896,618.20	71,044.32
679	100000405	10062680	10	20-03-10	20-03-10	20-04-17	60,000.00	1901001	134	12,045.03	-8.47	12,036.56	1,063.15
680	102095873	11654666	140	25-09-09	25-09-09	25-07-16	234,000.00	1901001	134	12,556.69	-76.87	12,479.82	4,187.29
681	102095851	11697962	140	21-09-09	21-09-09	21-10-16	83,000.00	1901001	134	7,756.87	-70.34	7,686.53	1,362.13
682	102095895	11660341	140	16-10-09	16-10-09	16-11-16	125,000.00	1901001	134	9,108.24	-16.86	9,091.38	1,678.70

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
683	101552481	11221097	80	25-10-04	25-10-04	25-11-24	3,000,000.00	1301001	15	1,907,797.59	-198.87	1,907,598.72	27,699.02
684	101552492	11221100	80	02-11-07	02-11-07	02-01-18	315,000.00	1301001	15	65,379.46	-30.20	65,349.26	3,562.27
685	102106138	11645776	140	23-06-05	23-06-05	23-07-20	1,300,000.00	1301001	15	538,554.73	-1,294.18	537,260.55	12,975.97
686	100012478	10014342	10	28-08-07	28-08-07	28-08-17	800,000.00	1301001	15	139,789.47	-1,506.34	138,283.13	9,060.80
687	102756541	12174510	240	08-07-08	08-07-08	08-08-18	500,000.00	1301001	15	102,897.44	-27.04	102,870.40	4,184.35
688	102979646	12364715	280	12-01-12	12-01-12	12-03-17	350,000.00	1901001	134	74,153.38	-1,489.53	72,663.85	7,830.65
689	101109083	10897086	40	24-10-08	24-10-08	24-07-27	2,590,000.00	1301001	15	310,481.46	-22.47	310,458.99	4,098.02
690	100013630	10001070	10	16-11-09	16-11-09	16-01-20	500,000.00	1601001	127	233,132.01	-144.52	232,987.49	6,900.00
691	100252761	10228388	20	28-07-09	28-07-09	28-07-16	252,000.00	1901001	134	13,497.38	-93.73	13,403.65	3,672.60
692	101919383	11503070	130	24-11-09	24-11-09	24-12-16	480,000.00	1901001	134	66,961.15	-67.41	66,893.74	8,502.74
693	100283529	10210948	20	29-10-09	29-10-09	29-12-16	849,167.73	1701001	130	53,340.50	-182.85	53,157.65	7,359.95
694	100252874	10203623	20	24-08-09	24-08-09	24-08-16	250,000.00	1901001	134	16,911.03	-73.25	16,837.78	4,333.52
695	100012592	10014364	10	21-12-07	21-12-07	21-03-27	500,000.00	1301001	15	395,820.27	-5,525.56	390,294.71	4,976.06
696	100013641	10008327	10	04-03-10	04-03-10	04-05-20	9,000,000.00	1601001	127	4,452,551.27	-343.08	4,452,208.19	111,340.94
697	100000165	10056870	10	20-06-09	20-06-09	20-07-16	300,000.00	1901001	134	18,844.01	-81.39	18,762.62	5,314.44
698	100000187	10080428	10	18-07-09	18-07-09	18-08-16	120,000.00	1901001	134	4,299.81	-31.06	4,268.75	1,461.79
699	100000176	10056053	10	09-07-09	09-07-09	09-08-16	90,000.00	1901001	134	6,530.71	-2.85	6,527.86	1,600.15
700	100292012	10422590	20	05-05-06	05-05-06	05-06-21	5,000,000.00	1301001	15	2,735,157.42	-218,828.91	2,516,328.51	60,901.65
701	101919316	11539369	130	18-06-09	18-06-09	18-07-16	89,000.00	1901001	134	2,814.48	-114.99	2,699.49	1,498.39
702	101846517	11468091	120	10-06-10	10-06-10	10-07-20	1,200,000.00	1601001	127	600,594.12	-12.18	600,581.94	14,781.36
703	100255229	10192836	20	16-09-11	16-09-11	16-11-18	500,000.00	1901001	134	236,089.97	-40.07	236,049.90	8,866.82
704	102095646	11643122	140	14-05-09	14-05-09	14-06-16	148,000.00	1901001	134	2,506.73	-100.25	2,406.48	1,749.49
705	100000289	10068456	10	26-11-09	26-11-09	26-12-16	100,000.00	1901001	134	12,119.09	-21.52	12,097.57	1,420.70
706	100000201	10085052	10	21-08-09	21-08-09	21-09-16	260,000.00	1901001	134	24,234.33	-55.86	24,178.47	4,550.29
707	101845864	11441716	120	13-02-06	13-02-06	13-03-21	790,000.00	1301001	15	257,169.20	-45.01	257,124.19	5,703.33
708	100010946	10071832	10	30-12-09	30-12-09	30-12-16	1,000,000.00	1701001	130	68,587.86	-591.47	67,996.39	9,681.99
709	102106285	11646010	140	15-06-05	15-06-05	15-05-16	1,170,000.00	1301001	15	0.00	-5.68	-5.68	11,654.96
710	102107358	11696118	140	16-07-09	16-07-09	16-07-16	245,000.00	1401002	123	11,919.56	-89.92	11,829.64	4,349.07
711	100000245	10028923	10	14-10-09	14-10-09	14-11-16	135,000.00	1901001	134	16,012.49	-14.06	15,998.43	2,380.14
712	100298648	10218620	20	18-11-11	18-11-11	18-01-22	884,000.00	2701001	146	553,084.11	-27.73	553,056.38	9,360.54
713	100252546	10426628	20	02-06-09	02-06-09	02-04-16	84,000.00	1901001	134	1,439.78	-19.50	1,420.28	1,503.89
714	100283405	10434695	20	28-07-09	28-07-09	28-05-16	500,000.00	1701001	130	4,928.41	-103.68	4,824.73	4,900.56
715	100283494	10240225	20	07-10-09	07-10-09	07-09-16	170,000.00	1701001	130	9,587.75	-119.42	9,468.33	2,441.82
716	100292421	10357380	20	06-10-09	06-10-09	06-11-29	3,015,000.00	1301001	15	2,592,798.09	-767.81	2,592,030.28	29,064.96
717	100253038	10196874	20	05-10-09	05-10-09	05-09-16	240,000.00	1901001	134	14,050.16	-86.40	13,963.76	3,600.34
718	100253083	10457534	20	19-02-10	19-02-10	19-03-17	120,000.00	1901001	134	17,168.49	-16.37	17,152.12	1,703.84
719	100253050	10432508	20	14-10-09	14-10-09	14-10-16	275,000.00	1901001	134	23,958.28	-1,053.82	22,904.46	4,935.95
720	100252954	10265160	20	12-09-09	12-09-09	12-08-16	133,000.00	1901001	134	5,974.91	-39.31	5,935.60	1,531.38
721	100252400	10381878	20	28-02-09	28-02-09	31-03-16	79,000.00	1901001	134	681.12	-33.90	647.22	1,479.54
722	100252513	10284514	20	25-05-09	25-05-09	25-04-16	195,000.00	1901001	134	261.44	-43.47	217.97	3,508.28
723	100303614	10425499	20	05-06-09	05-06-09	05-06-16	250,000.00	1401002	123	8,510.42	-302.06	8,208.36	4,457.24
724	100252591	10425546	20	10-06-09	10-06-09	10-08-16	90,000.00	1901001	134	5,647.75	-23.76	5,623.99	1,447.80
725	100252636	10216666	20	20-06-09	20-06-09	20-07-16	145,000.00	1901001	134	12,660.83	-7,071.63	5,589.20	2,770.44
726	100252580	10216871	20	09-06-09	09-06-09	09-05-16	265,000.00	1901001	134	4,278.68	-89.98	4,188.70	4,630.30
727	100283392	10433330	20	16-07-09	16-07-09	16-09-16	235,000.00	1701001	130	15,355.01	-54.84	15,300.17	3,751.20
728	100253107	10392868	20	20-02-10	20-02-10	20-01-17	300,000.00	1901001	134	48,857.77	-81.10	48,776.67	5,159.42
729	100252987	10359490	20	17-09-09	17-09-09	17-08-16	146,000.00	1901001	134	9,759.73	-33.21	9,726.52	2,520.89
730	100258219	10365493	20	26-03-12	26-03-12	26-04-19	400,000.00	1901001	134	211,779.73	-3,113.46	208,666.27	7,035.57
731	100298717	10419951	20	28-11-11	28-11-11	28-12-21	866,000.00	2701001	146	542,941.84	-3,032.40	539,909.44	9,184.48

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
732	100292158	10418618	20	31-03-05	31-03-05	30-09-19	1,177,884.00	1301001	15	402,471.61	-47.45	402,424.16	11,241.62
733	100268919	10305273	20	29-07-14	29-07-14	29-08-21	574,000.00	1901001	134	481,830.78	-5,430.92	476,399.86	10,553.17
734	100283574	10466694	20	14-06-10	14-06-10	14-07-17	500,000.00	1701001	130	103,531.71	-2,252.56	101,279.15	7,817.34
735	100267358	10365856	20	30-04-14	30-04-14	31-05-21	300,000.00	1901001	134	131,006.79	-2,750.31	128,256.48	3,024.63
736	101919305	11531586	130	10-06-09	10-06-09	10-06-16	250,000.00	1901001	134	8,159.09	-50.88	8,108.21	4,454.32
737	100012773	10078612	10	22-09-11	22-09-11	22-07-37	11,300,000.00	1301001	15	1,241,796.64	-33,482.16	1,208,314.48	11,822.65
738	100252829	10313580	20	05-08-09	05-08-09	05-06-16	200,000.00	1901001	134	5,639.08	-70.41	5,568.67	3,541.54
739	100298354	10381743	20	28-04-08	28-04-08	28-05-18	1,000,000.00	2501001	142	79,698.58	-683.68	79,014.90	3,917.48
740	100300216	10384212	20	08-04-06	08-04-06	08-03-17	30,000,000.00	1204001	14	2,208,123.54	-18,778.55	2,189,344.99	775,228.65
741	100252455	10390474	20	19-08-08	19-08-08	19-07-15	70,000.00	1901001	134	654.65	-92.04	562.61	1,230.84
742	100252079	10419791	20	31-05-08	31-05-08	30-06-15	237,000.00	1901001	134	3,495.68	-69.87	3,425.81	0.00
743	100303636	10345692	20	16-09-09	16-09-09	16-10-16	250,000.00	1401002	123	13,957.71	-80.51	13,877.20	3,153.23
744	102419324	11914116	170	22-11-11	22-11-11	22-12-16	200,000.00	1401001	120	9,003.70	-1,165.61	7,838.09	946.09
745	100292396	10209932	20	20-08-09	20-08-09	20-09-26	10,410,616.18	1301001	15	8,228,378.64	-2,554.65	8,225,823.99	106,248.80
746	100253049	10410380	20	13-10-09	13-10-09	13-10-16	190,000.00	1901001	134	13,528.99	-43.06	13,485.93	2,787.32
747	100292443	10240871	20	02-02-10	02-02-10	02-03-31	3,030,000.00	1301001	15	2,546,349.96	-3,931.51	2,542,418.45	27,432.34
748	100283530	10269787	20	15-12-09	15-12-09	15-12-16	1,000,000.00	1701001	130	107,526.66	-395.32	107,131.34	15,824.74
749	101919327	11518690	130	21-07-09	21-07-09	21-07-16	236,000.00	1901001	134	12,320.51	-114.58	12,205.93	4,191.47
750	100292067	10384165	20	14-11-06	14-11-06	14-09-27	3,784,000.00	1301001	15	2,373,982.30	-592.23	2,373,390.07	30,380.47
751	100252692	10416064	20	09-07-09	09-07-09	09-07-16	130,000.00	1901001	134	5,010.99	-46.91	4,964.08	2,317.20
752	101926979	11512881	130	17-07-09	17-07-09	17-04-36	6,100,000.00	1301001	15	5,089,968.24	-62,849.26	5,027,118.98	49,246.08
753	100292078	10419214	20	20-01-09	20-01-09	20-02-19	617,000.00	1301001	15	256,949.26	-192.54	256,756.72	9,310.43
754	100253221	10457680	20	24-03-10	24-03-10	24-04-17	180,000.00	1901001	134	33,294.03	-45.12	33,248.91	2,977.83
755	100283483	10441625	20	01-10-09	01-10-09	01-10-16	350,000.00	1701001	130	27,419.68	-83.86	27,335.82	5,607.62
756	100252669	10348241	20	01-07-09	01-07-09	01-06-16	200,000.00	1901001	134	1,212.70	-89.42	1,123.28	2,418.13
757	100292385	10434695	20	27-07-09	27-07-09	27-08-23	3,000,000.00	1301001	15	1,844,261.28	-292.18	1,843,969.10	31,050.09
758	100283461	12209578	20	19-08-09	19-08-09	19-08-16	130,000.00	1701001	130	8,363.92	-45.60	8,318.32	2,083.72
759	100292318	10417998	20	12-12-02	12-12-02	12-05-23	2,092,000.00	1301001	15	512,525.84	-105.23	512,420.61	8,533.88
760	100252625	10190226	20	18-06-09	18-06-09	18-07-16	178,000.00	1901001	134	2,928.70	-51.02	2,877.68	2,063.15
761	100291982	10381595	20	22-12-08	22-12-08	22-08-30	25,740,000.00	1301001	15	17,361,220.43	-11,543.02	17,349,677.41	190,965.03
762	102419551	11892645	170	14-02-12	14-02-12	14-04-17	771,000.00	1404001	120	166,926.10	-1,641.11	165,284.99	16,022.00
763	100252965	10411849	20	14-09-09	14-09-09	14-10-16	107,000.00	1901001	134	6,414.34	-43.41	6,370.93	1,420.38
764	100252976	10441035	20	17-09-09	17-09-09	17-10-16	150,000.00	1901001	134	10,151.53	-61.78	10,089.75	2,195.49
765	100252852	10437415	20	20-08-09	20-08-09	20-06-16	95,000.00	1901001	134	2,761.30	-21.97	2,739.33	1,501.68
766	100292307	10419190	20	14-10-08	14-10-08	14-04-28	3,300,000.00	1301001	15	2,609,617.89	-86.62	2,609,531.27	31,194.79
767	100270586	10063195	20	17-09-14	17-09-14	17-10-19	200,000.00	1901001	134	153,813.22	-1,273.70	152,539.52	4,584.82
768	100257714	10269506	20	12-03-12	12-03-12	12-04-19	250,000.00	1901001	134	129,709.49	-1.03	129,708.46	4,308.70
769	100276179	10246975	20	23-07-15	23-07-15	23-08-20	500,000.00	1901001	134	451,694.28	-14.24	451,680.04	11,345.00
770	100284737	10222910	20	27-10-14	27-10-14	27-11-19	250,000.00	2101001	137	194,845.46	-2,162.30	192,683.16	5,673.15
771	100256743	10329964	20	07-02-12	07-02-12	07-03-19	500,000.00	1901001	134	261,442.93	-53.26	261,389.67	8,896.54
772	100300089	10628444	20	26-05-15	26-05-15	26-06-16	50,500.00	2001001	136	4,934.41	-441.73	4,492.68	4,488.22
773	100298604	10092853	20	12-11-11	12-11-11	12-12-21	948,000.00	2701001	146	584,685.36	-3,593.79	581,091.57	10,019.01
774	100293785	10540422	20	19-01-12	19-01-12	19-03-36	7,400,000.00	1301001	15	7,006,910.56	-69.39	7,006,841.17	67,585.39
775	100301505	10414635	20	15-03-13	15-03-13	15-04-18	789,000.00	1401001	120	366,363.65	-14,031.14	352,332.51	17,270.47
776	100252535	10250539	20	29-05-09	29-05-09	29-04-16	160,000.00	1901001	134	0.00	-49.74	-49.74	2,732.62
777	100252488	10394809	20	18-05-09	18-05-09	18-04-16	147,000.00	1901001	134	485.27	-47.07	438.20	2,744.08
778	100252499	10360154	20	19-05-09	19-05-09	19-04-16	179,000.00	1901001	134	2,564.64	-61.47	2,503.17	3,299.88
779	100252466	10283746	20	13-05-09	13-05-09	13-05-16	90,000.00	1901001	134	484.76	-20.29	464.47	490.95
780	100253196	10460024	20	17-03-10	17-03-10	17-05-17	245,000.00	1901001	134	49,524.85	-34.35	49,490.50	4,400.01

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
781	100253210	10341494	20	24-03-10	24-03-10	24-04-17	273,000.00	1901001	134	45,596.77	-62.76	45,534.01	4,121.99
782	100292487	10398338	20	01-05-09	01-05-09	01-02-30	6,590,000.00	1301001	15	1,410,902.12	-166,326.02	1,244,576.10	17,325.96
783	100252818	10434877	20	04-08-09	04-08-09	04-09-16	100,000.00	1901001	134	4,493.47	-555.41	3,938.06	926.21
784	100253243	10297953	20	26-03-10	26-03-10	26-04-17	200,000.00	1901001	134	32,339.67	-27.92	32,311.75	2,934.53
785	100253016	10241218	20	02-10-09	02-10-09	02-10-16	177,000.00	1901001	134	8,295.19	-13.73	8,281.46	1,963.78
786	100252647	10430179	20	23-06-09	23-06-09	23-06-16	100,000.00	1901001	134	1,251.70	-27.25	1,224.45	1,027.31
787	100267427	10474989	20	06-05-14	06-05-14	06-06-21	250,000.00	1901001	134	202,412.12	-1,631.41	200,780.71	4,584.48
788	100258297	10330403	20	27-03-12	27-03-12	27-04-19	230,000.00	1901001	134	124,549.07	-1,160.99	123,388.08	4,044.14
789	100257191	10544879	20	20-02-12	20-02-12	20-03-19	150,000.00	1901001	134	79,275.08	-20.26	79,254.82	2,633.26
790	101929244	11519604	130	29-10-09	29-10-09	29-09-16	325,000.00	1401002	123	20,577.69	-3,557.61	17,020.08	5,298.17
791	100252794	10435372	20	31-07-09	31-07-09	31-07-16	113,000.00	1901001	134	6,805.88	-49.64	6,756.24	2,031.55
792	100291948	10381448	20	17-05-07	17-05-07	17-06-28	3,000,000.00	1301001	15	1,152,471.77	-2.95	1,152,468.82	13,570.25
793	101929233	11518930	130	11-08-09	11-08-09	11-09-16	322,000.00	1401002	123	27,595.47	-81.43	27,514.04	5,704.06
794	100256380	12264029	20	30-01-12	30-01-12	28-02-19	130,000.00	1901001	134	66,228.27	-0.63	66,227.64	2,252.19
795	100256017	12271365	20	28-11-11	28-11-11	28-12-18	115,000.00	1901001	134	55,733.14	-0.55	55,732.59	1,991.41
796	100012398	10014160	10	13-02-06	13-02-06	13-03-21	800,000.00	1301003	15	377,233.70	-636.69	376,597.01	7,685.08
797	102095680	11645981	140	15-05-09	15-05-09	15-06-16	200,000.00	1901001	134	2,833.73	-31.88	2,801.85	3,232.42
798	102095691	11695614	140	15-05-09	15-05-09	15-06-16	79,000.00	1901001	134	2,491.97	-10.99	2,480.98	847.19
799	101841870	11473850	120	14-06-13	14-06-13	14-07-20	290,000.00	1901001	134	206,178.07	-207.18	205,970.89	5,299.62
800	101428169	11123237	70	22-01-10	22-01-10	22-02-17	100,000.00	1901001	134	15,905.85	-5.21	15,900.64	1,678.93
801	101004535	10812284	30	16-09-10	16-09-10	16-11-17	188,000.00	1901001	134	47,853.45	-849.63	47,003.82	2,917.92
802	102753277	12174281	240	03-12-09	03-12-09	03-01-17	154,340.00	1901001	134	24,038.05	-41.05	23,997.00	2,718.76
803	102106309	11689928	140	06-11-09	06-11-09	06-11-29	1,500,000.00	1301001	15	1,190,249.20	-71.11	1,190,178.09	13,432.89
804	102095931	11686687	140	21-01-10	21-01-10	21-02-17	170,000.00	1901001	134	26,875.76	-44.49	26,831.27	2,862.69
805	102578985	12029936	200	29-05-08	29-05-08	29-06-15	432,000.00	1901001	134	38,208.63	-656.16	37,552.47	6,534.32
806	102095613	11646269	140	02-04-09	02-04-09	02-05-16	120,000.00	1901001	134	0.00	-13.86	-13.86	8.93
807	102095806	11654543	140	15-09-09	15-09-09	15-09-16	200,000.00	1901001	134	13,189.01	-46.62	13,142.39	3,379.65
808	102103738	11678892	140	19-11-09	19-11-09	19-12-16	208,000.00	1701001	130	24,701.16	-18.46	24,682.70	3,216.40
809	101103706	10867062	40	02-02-10	02-02-10	02-02-17	150,000.00	1901001	134	21,932.99	-42.60	21,890.39	2,560.41
810	101103659	10875244	40	07-12-09	07-12-09	07-12-16	200,000.00	1901001	134	23,572.54	-38.61	23,533.93	3,502.46
811	101103751	10902701	40	20-03-10	20-03-10	20-03-17	100,000.00	1901001	134	16,912.68	-17.55	16,895.13	1,757.47
812	102095771	11646225	140	09-05-09	09-05-09	09-06-16	300,000.00	1901001	134	9,465.83	-71.54	9,394.29	4,958.73
813	102107370	11646281	140	11-05-09	11-05-09	11-05-16	273,000.00	1401002	123	4,193.60	-102.13	4,091.47	4,858.06
814	101840854	11440723	120	20-07-09	20-07-09	20-08-16	279,000.00	1901001	134	12,456.39	-31.74	12,424.65	4,435.96
815	101109083	10897086	40	24-10-08	24-10-08	24-07-27	2,590,000.00	1301001	15	310,481.46	-22.47	310,458.99	4,098.02
816	101109094	10903975	40	11-09-08	11-09-08	11-10-28	2,625,000.00	1301001	15	2,087,783.45	-669.02	2,087,114.43	24,445.98
817	102095873	11654666	140	25-09-09	25-09-09	25-07-16	234,000.00	1901001	134	12,556.69	-76.87	12,479.82	4,187.29
818	102095657	11646270	140	08-07-09	08-07-09	08-08-16	163,000.00	1901001	134	8,665.07	-27.50	8,637.57	2,216.30
819	102106127	11695669	140	04-03-05	04-03-05	04-04-25	1,200,000.00	1301001	15	724,511.33	-261.01	724,250.32	10,407.35
820	102106138	11645776	140	23-06-05	23-06-05	23-07-20	1,300,000.00	1301001	15	538,554.73	-1,294.18	537,260.55	12,975.97
821	100000405	10062680	10	20-03-10	20-03-10	20-04-17	60,000.00	1901001	134	12,045.03	-8.47	12,036.56	1,063.15
822	102106070	11646043	140	12-07-05	12-07-05	12-03-28	7,500,000.00	1301001	15	5,897,924.23	-1,306.03	5,896,618.20	71,044.32
823	102979646	12364715	280	12-01-12	12-01-12	12-03-17	350,000.00	1901001	134	74,153.38	-1,489.53	72,663.85	7,830.65
824	101738012	11393850	110	28-12-10	28-12-10	28-01-18	250,000.00	1901001	134	76,497.61	-4.68	76,492.93	4,103.31
825	102095862	11698070	140	24-09-09	24-09-09	24-06-16	82,000.00	1901001	134	3,847.13	-908.90	2,938.23	1,513.45
826	100000290	10037256	10	27-11-09	27-11-09	27-12-16	237,000.00	1901001	134	31,181.26	-49.82	31,131.44	4,146.91
827	100012478	10014342	10	28-08-07	28-08-07	28-08-17	800,000.00	1301001	15	139,789.47	-1,506.34	138,283.13	9,060.80
828	101738147	11368358	110	18-02-11	18-02-11	18-03-18	390,000.00	1901001	134	123,562.10	-51.23	123,510.87	6,084.89
829	101009033	10826274	30	30-11-09	30-11-09	31-12-16	247,000.00	1401002	123	31,254.59	-1,054.37	30,200.22	4,084.50

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
830	102107369	11645925	140	09-05-09	09-05-09	09-06-16	270,000.00	1401002	123	9,084.55	-97.18	8,987.37	4,724.09
831	102095782	11646247	140	05-08-09	05-08-09	05-09-16	150,000.00	1901001	134	9,860.43	-22.23	9,838.20	2,667.14
832	101428067	11123328	70	11-03-10	11-03-10	11-04-17	175,000.00	1901001	134	32,597.57	-43.26	32,554.31	2,894.62
833	102359566	11869092	160	30-01-12	30-01-12	28-02-19	110,000.00	1901001	134	52,090.64	-912.62	51,178.02	1,820.98
834	102710540	12166009	230	19-03-14	19-03-14	19-04-19	200,000.00	1901001	134	75,200.19	-6.53	75,193.66	2,860.33
835	102756541	12174510	240	08-07-08	08-07-08	08-08-18	500,000.00	1301001	15	102,897.44	-27.04	102,870.40	4,184.35
836	100000631	10055505	10	13-12-10	13-12-10	13-02-18	213,000.00	1901001	134	71,269.62	-1,166.33	70,103.29	3,777.17
837	100000289	10068456	10	26-11-09	26-11-09	26-12-16	100,000.00	1901001	134	12,119.09	-21.52	12,097.57	1,420.70
838	102106194	11646350	140	09-07-07	09-07-07	09-01-26	1,100,000.00	1301001	15	90,383.07	-473.25	89,909.82	1,401.76
839	100255229	10192836	20	16-09-11	16-09-11	16-11-18	500,000.00	1901001	134	236,089.97	-40.07	236,049.90	8,866.82
840	100255626	10283509	20	02-11-11	02-11-11	02-12-18	500,000.00	1901001	134	229,308.80	-9.98	229,298.82	8,645.35
841	100303783	10323429	20	30-09-11	30-09-11	31-10-16	500,000.00	1401002	123	55,777.15	-3,438.22	52,338.93	10,871.69
842	100000245	10028923	10	14-10-09	14-10-09	14-11-16	135,000.00	1901001	134	16,012.49	-14.06	15,998.43	2,380.14
843	100000187	10080428	10	18-07-09	18-07-09	18-08-16	120,000.00	1901001	134	4,299.81	-31.06	4,268.75	1,461.79
844	100000176	10056053	10	09-07-09	09-07-09	09-08-16	90,000.00	1901001	134	6,530.71	-2.85	6,527.86	1,600.15
845	100012592	10014364	10	21-12-07	21-12-07	21-03-27	500,000.00	1301001	15	395,820.27	-5,525.56	390,294.71	4,976.06
846	100298648	10218620	20	18-11-11	18-11-11	18-01-22	884,000.00	2701001	146	553,084.11	-27.73	553,056.38	9,360.54
847	100000165	10056870	10	20-06-09	20-06-09	20-07-16	300,000.00	1901001	134	18,844.01	-81.39	18,762.62	5,314.44
848	102107358	11696118	140	16-07-09	16-07-09	16-07-16	245,000.00	1401002	123	11,919.56	-89.92	11,829.64	4,349.07
849	102095646	11643122	140	14-05-09	14-05-09	14-06-16	148,000.00	1901001	134	2,506.73	-100.25	2,406.48	1,749.49
850	102106285	11646010	140	15-06-05	15-06-05	15-05-16	1,170,000.00	1301001	15	0.00	-5.68	-5.68	11,654.96
851	101846517	11468091	120	10-06-10	10-06-10	10-07-20	1,200,000.00	1601001	127	600,594.12	-12.18	600,581.94	14,781.36
852	100000198	10047312	10	11-08-09	11-08-09	11-09-16	250,000.00	1901001	134	2,449.27	-2.93	2,446.34	2,994.38
853	102095895	11660341	140	16-10-09	16-10-09	16-11-16	125,000.00	1901001	134	9,108.24	-16.86	9,091.38	1,678.70
854	102107030	11646098	140	27-05-05	27-05-05	27-11-20	4,500,000.00	1204001	14	1,967,011.18	-1,081.12	1,965,930.06	44,956.04
855	100014077	10018052	10	16-03-12	16-03-12	16-05-22	5,000,000.00	1601001	127	3,557,840.79	-2.22	3,557,838.57	65,394.59
856	101551410	11220912	80	17-02-10	17-02-10	17-03-17	100,000.00	1701001	130	14,369.45	-13.54	14,355.91	1,365.44
857	101552481	11221097	80	25-10-04	25-10-04	25-11-24	3,000,000.00	1301001	15	1,907,797.59	-198.87	1,907,598.72	27,699.02
858	101552492	11221100	80	02-11-07	02-11-07	02-01-18	315,000.00	1301001	15	65,379.46	-30.20	65,349.26	3,562.27
859	102106172	11645958	140	26-04-04	26-04-04	26-11-23	3,300,000.00	1301001	15	1,917,026.07	-2,363.96	1,914,662.11	30,135.64
860	100000234	11272698	10	19-09-09	19-09-09	19-10-16	200,000.00	1901001	134	15,487.58	-32.35	15,455.23	2,691.19
861	100000256	10085369	10	15-10-09	15-10-09	15-11-16	90,000.00	1901001	134	10,713.07	-32.06	10,681.01	1,592.23
862	102106230	11643155	140	01-07-05	01-07-05	01-08-25	1,600,000.00	1301001	15	796,031.79	-45,391.99	750,639.80	10,959.40
863	102272855	11791589	150	09-03-13	09-03-13	09-04-19	150,000.00	1901001	134	82,459.85	-2.50	82,457.35	3,100.00
864	100000267	10042289	10	20-10-09	20-10-09	20-11-16	80,000.00	1901001	134	10,723.06	-1.66	10,721.40	1,416.76
865	100000201	10085052	10	21-08-09	21-08-09	21-09-16	260,000.00	1901001	134	24,234.33	-55.86	24,178.47	4,550.29
866	102095851	11697962	140	21-09-09	21-09-09	21-10-16	83,000.00	1901001	134	7,756.87	-70.34	7,686.53	1,362.13
867	100252761	10228388	20	28-07-09	28-07-09	28-07-16	252,000.00	1901001	134	13,497.38	-93.73	13,403.65	3,672.60
868	100283405	10434695	20	28-07-09	28-07-09	28-05-16	500,000.00	1701001	130	4,928.41	-103.68	4,824.73	4,900.56
869	100292012	10422590	20	05-05-06	05-05-06	05-06-21	5,000,000.00	1301001	15	2,735,157.42	-218,828.91	2,516,328.51	60,901.65
870	100292078	10419214	20	20-01-09	20-01-09	20-02-19	617,000.00	1301001	15	256,949.26	-192.54	256,756.72	9,310.43
871	100252692	10416064	20	09-07-09	09-07-09	09-07-16	130,000.00	1901001	134	5,010.99	-46.91	4,964.08	2,317.20
872	100252455	10390474	20	19-08-08	19-08-08	19-07-15	70,000.00	1901001	134	654.65	-92.04	562.61	1,230.84
873	101929244	11519604	130	29-10-09	29-10-09	29-09-16	325,000.00	1401002	123	20,577.69	-3,557.61	17,020.08	5,298.17
874	100252625	10190226	20	18-06-09	18-06-09	18-07-16	178,000.00	1901001	134	2,928.70	-51.02	2,877.68	2,063.15
875	100252829	10313580	20	05-08-09	05-08-09	05-06-16	200,000.00	1901001	134	5,639.08	-70.41	5,568.67	3,541.54
876	100292396	10209932	20	20-08-09	20-08-09	20-09-26	10,410,616.18	1301001	15	8,228,378.64	-2,554.65	8,225,823.99	106,248.80
877	100283461	12209578	20	19-08-09	19-08-09	19-08-16	130,000.00	1701001	130	8,363.92	-45.60	8,318.32	2,083.72
878	100252852	10437415	20	20-08-09	20-08-09	20-06-16	95,000.00	1901001	134	2,761.30	-21.97	2,739.33	1,501.68

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
879	100252079	10419791	20	31-05-08	31-05-08	30-06-15	237,000.00	1901001	134	3,495.68	-69.87	3,425.81	0.00
880	101919316	11539369	130	18-06-09	18-06-09	18-07-16	89,000.00	1901001	134	2,814.48	-114.99	2,699.49	1,498.39
881	100303636	10345692	20	16-09-09	16-09-09	16-10-16	250,000.00	1401002	123	13,957.71	-80.51	13,877.20	3,153.23
882	100283529	10210948	20	29-10-09	29-10-09	29-12-16	849,167.73	1701001	130	53,340.50	-182.85	53,157.65	7,359.95
883	100253221	10457680	20	24-03-10	24-03-10	24-04-17	180,000.00	1901001	134	33,294.03	-45.12	33,248.91	2,977.83
884	100298354	10381743	20	28-04-08	28-04-08	28-05-18	1,000,000.00	2501001	142	79,698.58	-683.68	79,014.90	3,917.48
885	100252669	10348241	20	01-07-09	01-07-09	01-06-16	200,000.00	1901001	134	1,212.70	-89.42	1,123.28	2,418.13
886	100292385	10434695	20	27-07-09	27-07-09	27-08-23	3,000,000.00	1301001	15	1,844,261.28	-292.18	1,843,969.10	31,050.09
887	100252818	10434877	20	04-08-09	04-08-09	04-09-16	100,000.00	1901001	134	4,493.47	-555.41	3,938.06	926.21
888	100253243	10297953	20	26-03-10	26-03-10	26-04-17	200,000.00	1901001	134	32,339.67	-27.92	32,311.75	2,934.53
889	100253016	10241218	20	02-10-09	02-10-09	02-10-16	177,000.00	1901001	134	8,295.19	-13.73	8,281.46	1,963.78
890	100252636	10216666	20	20-06-09	20-06-09	20-07-16	145,000.00	1901001	134	12,660.83	-7,071.63	5,589.20	2,770.44
891	100252580	10216871	20	09-06-09	09-06-09	09-05-16	265,000.00	1901001	134	4,278.68	-89.98	4,188.70	4,630.30
892	100283392	10433330	20	16-07-09	16-07-09	16-09-16	235,000.00	1701001	130	15,355.01	-54.84	15,300.17	3,751.20
893	100300216	10384212	20	08-04-06	08-04-06	08-03-17	30,000,000.00	1204001	14	2,208,123.54	-18,778.55	2,189,344.99	775,228.65
894	100283483	10441625	20	01-10-09	01-10-09	01-10-16	350,000.00	1701001	130	27,419.68	-83.86	27,335.82	5,607.62
895	100252965	10411849	20	14-09-09	14-09-09	14-10-16	107,000.00	1901001	134	6,414.34	-43.41	6,370.93	1,420.38
896	100012773	10078612	10	22-09-11	22-09-11	22-07-37	11,300,000.00	1301001	15	1,241,796.64	-33,482.16	1,208,314.48	11,822.65
897	101919383	11503070	130	24-11-09	24-11-09	24-12-16	480,000.00	1901001	134	66,961.15	-67.41	66,893.74	8,502.74
898	100292443	10240871	20	02-02-10	02-02-10	02-03-31	3,030,000.00	1301001	15	2,546,349.96	-3,931.51	2,542,418.45	27,432.34
899	100283530	10269787	20	15-12-09	15-12-09	15-12-16	1,000,000.00	1701001	130	107,526.66	-395.32	107,131.34	15,824.74
900	100010946	10071832	10	30-12-09	30-12-09	30-12-16	1,000,000.00	1701001	130	68,587.86	-591.47	67,996.39	9,681.99
901	101845864	11441716	120	13-02-06	13-02-06	13-03-21	790,000.00	1301001	15	257,169.20	-45.01	257,124.19	5,703.33
902	100283574	10466694	20	14-06-10	14-06-10	14-07-17	500,000.00	1701001	130	103,531.71	-2,252.56	101,279.15	7,817.34
903	102419324	11914116	170	22-11-11	22-11-11	22-12-16	200,000.00	1401001	120	9,003.70	-1,165.61	7,838.09	946.09
904	100292067	10384165	20	14-11-06	14-11-06	14-09-27	3,784,000.00	1301001	15	2,373,982.30	-592.23	2,373,390.07	30,380.47
905	101926979	11512881	130	17-07-09	17-07-09	17-04-36	6,100,000.00	1301001	15	5,089,968.24	-62,849.26	5,027,118.98	49,246.08
906	102419551	11892645	170	14-02-12	14-02-12	14-04-17	771,000.00	1404001	120	166,926.10	-1,641.11	165,284.99	16,022.00
907	100013630	10001070	10	16-11-09	16-11-09	16-01-20	500,000.00	1601001	127	233,132.01	-144.52	232,987.49	6,900.00
908	101919327	11518690	130	21-07-09	21-07-09	21-07-16	236,000.00	1901001	134	12,320.51	-114.58	12,205.93	4,191.47
909	100013641	10008327	10	04-03-10	04-03-10	04-05-20	9,000,000.00	1601001	127	4,452,551.27	-343.08	4,452,208.19	111,340.94
910	100252976	10441035	20	17-09-09	17-09-09	17-10-16	150,000.00	1901001	134	10,151.53	-61.78	10,089.75	2,195.49
911	100252874	10203623	20	24-08-09	24-08-09	24-08-16	250,000.00	1901001	134	16,911.03	-73.25	16,837.78	4,333.52
912	100291982	10381595	20	22-12-08	22-12-08	22-08-30	25,740,000.00	1301001	15	17,361,220.43	-11,543.02	17,349,677.41	190,965.03
913	100252513	10284514	20	25-05-09	25-05-09	25-04-16	195,000.00	1901001	134	261.44	-43.47	217.97	3,508.28
914	100256380	12264029	20	30-01-12	30-01-12	28-02-19	130,000.00	1901001	134	66,228.27	-0.63	66,227.64	2,252.19
915	100298717	10419951	20	28-11-11	28-11-11	28-12-21	866,000.00	2701001	146	542,941.84	-3,032.40	539,909.44	9,184.48
916	100268919	10305273	20	29-07-14	29-07-14	29-08-21	574,000.00	1901001	134	481,830.78	-5,430.92	476,399.86	10,553.17
917	100293785	10540422	20	19-01-12	19-01-12	19-03-36	7,400,000.00	1301001	15	7,006,910.56	-69.39	7,006,841.17	67,585.39
918	100301505	10414635	20	15-03-13	15-03-13	15-04-18	789,000.00	1401001	120	366,363.65	-14,031.14	352,332.51	17,270.47
919	100252400	10381878	20	28-02-09	28-02-09	31-03-16	79,000.00	1901001	134	681.12	-33.90	647.22	1,479.54
920	100267358	10365856	20	30-04-14	30-04-14	31-05-21	300,000.00	1901001	134	131,006.79	-2,750.31	128,256.48	3,024.63
921	100292318	10417998	20	12-12-02	12-12-02	12-05-23	2,092,000.00	1301001	15	512,525.84	-105.23	512,420.61	8,533.88
922	100283494	10240225	20	07-10-09	07-10-09	07-09-16	170,000.00	1701001	130	9,587.75	-119.42	9,468.33	2,441.82
923	100292421	10357380	20	06-10-09	06-10-09	06-11-29	3,015,000.00	1301001	15	2,592,798.09	-767.81	2,592,030.28	29,064.96
924	100253107	10392868	20	20-02-10	20-02-10	20-01-17	300,000.00	1901001	134	48,857.77	-81.10	48,776.67	5,159.42
925	100298604	10092853	20	12-11-11	12-11-11	12-12-21	948,000.00	2701001	146	584,685.36	-3,593.79	581,091.57	10,019.01
926	100252591	10425546	20	10-06-09	10-06-09	10-08-16	90,000.00	1901001	134	5,647.75	-23.76	5,623.99	1,447.80
927	100258219	10365493	20	26-03-12	26-03-12	26-04-19	400,000.00	1901001	134	211,779.73	-3,113.46	208,666.27	7,035.57

S.N	ACCOUNT NUMBER	CUSTOMER NO	BRANCH CODE	SANCTION DATE	RELEASE DATE	VALID UPTO	AMOUNT FINANCED	PRODUCT CODE	PRODUCT SECTOR	PRINCIPAL OS	INTEREST OS	LOAN OS	INSTALMENT DUE
928	100252794	10435372	20	31-07-09	31-07-09	31-07-16	113,000.00	1901001	134	6,805.88	-49.64	6,756.24	2,031.55
929	101929233	11518930	130	11-08-09	11-08-09	11-09-16	322,000.00	1401002	123	27,595.47	-81.43	27,514.04	5,704.06
930	100252647	10430179	20	23-06-09	23-06-09	23-06-16	100,000.00	1901001	134	1,251.70	-27.25	1,224.45	1,027.31
931	101919305	11531586	130	10-06-09	10-06-09	10-06-16	250,000.00	1901001	134	8,159.09	-50.88	8,108.21	4,454.32
932	100253196	10460024	20	17-03-10	17-03-10	17-05-17	245,000.00	1901001	134	49,524.85	-34.35	49,490.50	4,400.01
933	100253210	10341494	20	24-03-10	24-03-10	24-04-17	273,000.00	1901001	134	45,596.77	-62.76	45,534.01	4,121.99
934	100292487	10398338	20	01-05-09	01-05-09	01-02-30	6,590,000.00	1301001	15	1,410,902.12	-166,326.02	1,244,576.10	17,325.96
935	100253038	10196874	20	05-10-09	05-10-09	05-09-16	240,000.00	1901001	134	14,050.16	-86.40	13,963.76	3,600.34
936	100253083	10457534	20	19-02-10	19-02-10	19-03-17	120,000.00	1901001	134	17,168.49	-16.37	17,152.12	1,703.84
937	100253050	10432508	20	14-10-09	14-10-09	14-10-16	275,000.00	1901001	134	23,958.28	-1,053.82	22,904.46	4,935.95
938	100252546	10426628	20	02-06-09	02-06-09	02-04-16	84,000.00	1901001	134	1,439.78	-19.50	1,420.28	1,503.89
939	100257191	10544879	20	20-02-12	20-02-12	20-03-19	150,000.00	1901001	134	79,275.08	-20.26	79,254.82	2,633.26
940	100291948	10381448	20	17-05-07	17-05-07	17-06-28	3,000,000.00	1301001	15	1,152,471.77	-2.95	1,152,468.82	13,570.25
941	100252535	10250539	20	29-05-09	29-05-09	29-04-16	160,000.00	1901001	134	0.00	-49.74	-49.74	2,732.62
942	100252488	10394809	20	18-05-09	18-05-09	18-04-16	147,000.00	1901001	134	485.27	-47.07	438.20	2,744.08
943	100252499	10360154	20	19-05-09	19-05-09	19-04-16	179,000.00	1901001	134	2,564.64	-61.47	2,503.17	3,299.88
944	100252466	10283746	20	13-05-09	13-05-09	13-05-16	90,000.00	1901001	134	484.76	-20.29	464.47	490.95
945	100292158	10418618	20	31-03-05	31-03-05	30-09-19	1,177,884.00	1301001	15	402,471.61	-47.45	402,424.16	11,241.62
946	100292307	10419190	20	14-10-08	14-10-08	14-04-28	3,300,000.00	1301001	15	2,609,617.89	-86.62	2,609,531.27	31,194.79
947	100252954	10265160	20	12-09-09	12-09-09	12-08-16	133,000.00	1901001	134	5,974.91	-39.31	5,935.60	1,531.38
948	100267427	10474989	20	06-05-14	06-05-14	06-06-21	250,000.00	1901001	134	202,412.12	-1,631.41	200,780.71	4,584.48
949	100252987	10359490	20	17-09-09	17-09-09	17-08-16	146,000.00	1901001	134	9,759.73	-33.21	9,726.52	2,520.89
950	100253049	10410380	20	13-10-09	13-10-09	13-10-16	190,000.00	1901001	134	13,528.99	-43.06	13,485.93	2,787.32
951	100303614	10425499	20	05-06-09	05-06-09	05-06-16	250,000.00	1401002	123	8,510.42	-302.06	8,208.36	4,457.24
952	100284737	10222910	20	27-10-14	27-10-14	27-11-19	250,000.00	2101001	137	194,845.46	-2,162.30	192,683.16	5,673.15
953	100271658	12249680	20	02-12-14	02-12-14	02-01-20	350,000.00	1901001	134	277,680.03	-3,152.64	274,527.39	7,980.84
954	100286836	10330505	20	26-01-15	26-01-15	26-02-20	180,000.00	2101001	137	147,826.08	-1,264.72	146,561.36	4,084.94
955	100304313	10432337	20	15-09-15	15-09-15	15-10-20	285,000.00	1401002	123	258,553.97	-2,624.21	255,929.76	6,327.55
956	100264528	10549447	20	24-01-14	24-01-14	24-02-21	700,000.00	1901001	134	549,083.75	-0.56	549,083.19	12,886.75
957	100276179	10246975	20	23-07-15	23-07-15	23-08-20	500,000.00	1901001	134	451,694.28	-14.24	451,680.04	11,345.00
958	100270586	10063195	20	17-09-14	17-09-14	17-10-19	200,000.00	1901001	134	153,813.22	-1,273.70	152,539.52	4,584.82
959	100304426	10362221	20	05-12-15	05-12-15	05-01-21	1,600,000.00	1401002	123	816,332.15	-9.21	816,322.94	24,719.66
960	100256743	10329964	20	07-02-12	07-02-12	07-03-19	500,000.00	1901001	134	261,442.93	-53.26	261,389.67	8,896.54
961	100300089	10628444	20	26-05-15	26-05-15	26-06-16	50,500.00	2001001	136	4,934.41	-441.73	4,492.68	4,488.22
962	100258297	10330403	20	27-03-12	27-03-12	27-04-19	230,000.00	1901001	134	124,549.07	-1,160.99	123,388.08	4,044.14
963	100257714	10269506	20	12-03-12	12-03-12	12-04-19	250,000.00	1901001	134	129,709.49	-1.03	129,708.46	4,308.70

List of loans that are more than 20 years

S.N	CUST. NO.	ACC. NO.	PRODUCT DESCRIPTION	BRANCH CODE	SANCTION DATE	SANC. DATE	AGING	MATURITY DATE	AMOUNT FINANCED	PRINCIPAL OS	LOAN OS	INTEREST OS	INT. RATE
1	10415866	100293059	RESI HOUSING - FIXED	20	03/05/2011	03-05-11	27	03-04-38	8,100,000.00	7,740,786.96	7,932,627.56	191,840.60	10.00
2	11442108	101846164	RESI HOUSING - FIXED	120	05/06/2010	05-06-10	27	05-02-37	2,941,470.96	2,595,239.75	2,782,982.85	187,743.10	10.00
3	11461380	101846266	RESI HOUSING - FIXED	120	25/04/2011	25-04-11	27	25-11-37	3,000,000.00	2,813,137.63	2,858,686.26	45,548.63	10.00
4	10471795	100292668	RESI HOUSING - FIXED	20	18/08/2010	18-08-10	27	18-04-37	13,000,000.00	12,103,235.74	12,206,030.50	102,794.76	10.00
5	10421552	100292341	RESI HOUSING - FIXED	20	03/09/2003	03-09-03	21	03-06-24	5,000,000.00	564,750.18	569,582.49	4,832.31	10.00
6	10381595	100291982	RESI HOUSING - FIXED	20	22/12/2008	22-12-08	22	22-08-30	25,740,000.00	16,967,303.44	17,149,956.99	182,653.55	10.00
7	12113013	103037296	RESI HOUSING - FIXED	290	22/04/2011	22-04-11	29	22-11-39	7,750,000.00	7,385,319.35	7,493,016.94	107,697.59	10.00
8	12109696	103037321	RESI HOUSING - FIXED	290	22/07/2011	22-07-11	29	22-07-40	9,900,000.00	9,754,220.30	9,842,067.40	87,847.10	10.00
9	11544041	101927123	RESI HOUSING - FIXED	130	16/11/2009	16-11-09	21	16-04-31	4,500,000.00	3,320,941.10	3,349,234.59	28,293.49	10.00
10	10335015	100293264	RESI HOUSING - FIXED	20	21/06/2011	21-06-11	26	21-11-37	13,000,000.00	12,290,320.98	12,394,774.75	104,453.77	10.00
11	12265997	102800036	RESI HOUSING - FIXED	250	09/09/2010	09-09-10	27	09-04-37	9,212,900.00	8,687,175.97	8,761,024.46	73,848.49	10.00
12	11528700	101927178	RESI HOUSING - FIXED	130	01/02/2010	01-02-10	26	01-04-36	1,300,000.00	1,080,899.11	1,090,140.85	9,241.74	10.00
13	10378344	100293887	RESI HOUSING - FIXED	20	20/02/2012	20-02-12	26	20-01-38	10,586,000.00	9,569,915.96	9,651,196.35	81,280.39	10.00
14	11796995	102276543	RESI HOUSING - FIXED	150	26/04/2010	26-04-10	26	26-02-36	4,408,000.00	2,878,332.02	2,902,981.85	24,649.83	10.00
15	10014488	100012842	RESI HOUSING - FIXED	10	17/01/2012	17-01-12	27	17-07-38	5,292,000.00	4,990,843.47	5,033,317.18	42,473.71	10.00
16	10240871	100292443	RESI HOUSING - FIXED	20	02/02/2010	02-02-10	21	02-03-31	3,030,000.00	2,469,899.07	2,490,876.15	20,977.08	10.00
17	11541889	101927054	RESI HOUSING - FIXED	130	24/09/2009	24-09-09	22	24-04-31	4,500,000.00	3,873,796.86	3,906,701.22	32,904.36	10.00
18	11529180	101927134	RESI HOUSING - FIXED	130	18/11/2009	18-11-09	27	18-03-37	7,465,000.00	6,979,109.89	7,142,864.41	163,754.52	10.00
19	11507042	101927021	RESI HOUSING - FIXED	130	17/09/2009	17-09-09	27	17-06-36	6,500,000.00	5,907,246.71	5,957,521.21	50,274.50	10.00
20	11472416	101846313	RESI HOUSING - FIXED	120	23/06/2011	23-06-11	26	23-10-37	2,800,000.00	2,690,573.08	2,754,724.51	64,151.43	10.00
21	11165369	101434354	HOUSING NON COMM-FLOATING	70	12/11/2010	12-11-10	27	12-12-37	4,900,000.00	4,557,919.77	4,590,677.56	32,757.79	8.46
22	10898965	101109414	RESI HOUSING - FIXED	40	10/10/2011	10-10-11	26	10-06-37	4,200,000.00	3,929,888.21	3,963,578.34	33,690.13	10.00
23	11439296	101846233	RESI HOUSING - FIXED	120	29/12/2010	29-12-10	25	29-01-36	1,253,039.21	1,162,056.98	1,238,532.04	76,475.06	10.00
24	11239627	101552594	RESI HOUSING - FIXED	80	09/02/2012	09-02-12	21	09-03-33	1,125,000.00	921,648.05	931,772.00	10,123.95	10.00
25	10390611	100292227	RESI HOUSING - FIXED	20	05/08/2005	05-08-05	21	05-01-27	3,200,000.00	2,053,980.02	2,071,671.85	17,691.83	10.00
26	10241671	100294086	RESI HOUSING - FIXED	20	20/03/2012	20-03-12	27	20-09-38	9,592,000.00	9,041,990.06	9,118,853.30	76,863.24	10.00
27	12108592	103037332	RESI HOUSING - FIXED	290	17/10/2012	17-10-12	28	17-12-40	9,500,000.00	9,500,000.00	10,178,502.11	678,502.11	10.00
28	11222046	101552561	RESI HOUSING - FIXED	80	21/09/2011	21-09-11	25	21-11-36	3,800,000.00	3,496,312.49	3,526,071.46	29,758.97	10.00
29	10227340	100293672	RESI HOUSING - FIXED	20	07/11/2011	07-11-11	27	07-06-38	11,190,000.00	10,725,232.16	10,816,323.18	91,091.02	10.00
30	11863272	102362115	RESI HOUSING - FIXED	160	01/03/2006	01-03-06	21	01-05-27	1,000,000.00	744,747.67	751,168.15	6,420.48	10.00
31	10204593	100293854	RESI HOUSING - FIXED	20	03/02/2012	03-02-12	28	03-10-39	17,000,000.00	16,578,358.31	16,719,160.93	140,802.62	10.00
32	10090050	100013175	RESI HOUSING - FIXED	10	22/07/2014	22-07-14	25	22-12-39	16,103,569.08	15,884,897.97	16,949,016.82	1,064,118.85	10.00
33	11796361	102276677	RESI HOUSING - FIXED	150	05/03/2012	05-03-12	25	05-06-37	1,200,000.00	1,102,706.87	1,112,072.97	9,366.10	10.00
34	10055516	100012626	RESI HOUSING - FIXED	10	20/05/2010	20-05-10	25	20-07-35	3,580,000.00	3,289,912.29	3,335,645.19	45,732.90	10.00
35	10243215	100293912	RESI HOUSING - FIXED	20	01/03/2012	01-03-12	26	01-08-38	20,000,000.00	18,928,002.37	19,089,030.08	161,027.71	10.00
36	11511048	101927145	RESI HOUSING - FIXED	130	23/12/2009	23-12-09	27	23-07-36	12,414,969.00	5,685,111.49	5,733,446.40	48,334.91	10.00
37	12270190	102800116	RESI HOUSING - FIXED	250	11/05/2011	11-05-11	27	11-12-37	8,700,000.00	7,391,839.38	7,454,646.94	62,807.56	10.00
38	10299053	100294155	RESI HOUSING - FIXED	20	29/03/2012	29-03-12	26	29-04-38	10,000,000.00	9,517,284.17	9,598,116.05	80,831.88	10.00
39	11523111	101927190	RESI HOUSING - FIXED	130	03/02/2010	03-02-10	27	03-09-36	6,240,000.00	5,744,318.02	5,793,105.51	48,787.49	10.00
40	11663818	102106489	RESI HOUSING - FIXED	140	21/10/2011	21-10-11	26	21-06-37	1,950,000.00	1,581,136.24	1,594,609.65	13,473.41	10.00

S.N	CUST. NO.	ACC. NO.	PRODUCT DESCRIPTION	BRANCH CODE	SANCTION DATE	SANC. DATE	AGING	MATURITY DATE	AMOUNT FINANCED	PRINCIPAL OS	LOAN OS	INTEREST OS	INT. RATE
41	11564646	101927474	RESI HOUSING - FIXED	130	26/03/2014	26-03-14	23	26-12-36	11,000,000.00	10,767,252.68	10,925,934.78	158,682.10	10.00
42	10334758	100293491	RESI HOUSING - FIXED	20	30/08/2011	30-08-11	27	30-08-38	17,132,000.00	16,478,707.73	16,618,663.74	139,956.01	10.00
43	10530468	100293865	RESI HOUSING - FIXED	20	11/02/2012	11-02-12	26	11-02-38	12,315,000.00	11,598,294.43	11,761,299.00	163,004.57	10.00
44	11799362	102276600	RESI HOUSING - FIXED	150	06/07/2011	06-07-11	26	06-06-37	1,500,000.00	1,403,494.81	1,422,719.61	19,224.80	10.00
45	11508295	101927543	RESI HOUSING - FIXED	130	30/04/2014	30-04-14	23	30-11-36	6,592,000.00	6,101,250.26	6,153,115.65	51,865.39	10.00
46	10044683	100012853	RESI HOUSING - FIXED	10	02/02/2012	02-02-12	25	02-03-37	7,711,527.90	7,242,667.36	7,304,182.75	61,515.39	10.00
47	11137749	101434503	RESI HOUSING - FIXED	70	05/05/2014	05-05-14	25	05-07-39	7,273,892.90	7,069,347.90	7,245,051.94	175,704.04	10.00
48	10422578	100292498	COMR HOUSING - FLOATING	20	21/01/2009	21-01-09	21	21-12-29	6,600,000.00	1,690,176.89	1,704,416.00	14,239.11	9.50
49	11919329	102419120	COMR HOUSING - FIXED	170	26/09/2011	26-09-11	25	26-10-36	1,200,000.00	1,140,570.67	1,178,421.48	37,850.81	13.25
50	10530515	100293627	RESI HOUSING - FIXED	20	26/10/2011	26-10-11	28	26-07-39	7,958,000.00	3,961,463.43	3,995,101.29	33,637.86	10.00
51	10399331	100292125	RESI HOUSING - FIXED	20	16/08/2001	16-08-01	21	16-04-22	610,000.00	134,519.63	135,661.98	1,142.35	10.00
52	10327796	100292997	RESI HOUSING - FIXED	20	18/04/2011	18-04-11	29	18-01-40	36,208,456.84	35,356,857.62	35,658,561.15	301,703.53	10.00
53	11511093	101927009	RESI HOUSING - FIXED	130	21/08/2009	21-08-09	27	21-06-36	6,000,000.00	5,429,209.53	5,475,418.22	46,208.69	10.00
54	10191388	100292782	RESI HOUSING - FIXED	20	16/02/2011	16-02-11	27	16-12-37	10,910,000.00	10,423,832.72	10,519,328.08	95,495.36	10.00
55	12148977	102712208	RESI HOUSING - FIXED	230	01/02/2010	01-02-10	21	01-10-30	1,000,000.00	375,526.49	378,878.97	3,352.48	10.00
56	10403338	100292512	RESI HOUSING - FIXED	20	26/04/2010	26-04-10	26	26-09-36	30,700,000.00	28,610,090.60	28,853,080.38	242,989.78	10.00
57	12105375	103037230	RESI HOUSING - FIXED	290	06/05/2010	06-05-10	22	06-07-32	4,000,000.00	3,716,452.44	3,777,362.39	60,909.95	10.00
58	11991066	102544707	RESI HOUSING - FIXED	190	30/05/2011	30-05-11	25	30-06-36	1,200,000.00	1,124,925.45	1,137,556.48	12,631.03	10.00
59	11440428	101846324	RESI HOUSING - FIXED	120	23/07/2011	23-07-11	30	23-03-41	11,646,331.61	11,985,644.49	12,389,847.71	404,203.22	10.00
60	11526724	101927269	RESI HOUSING - FIXED	130	12/07/2010	12-07-10	26	12-12-36	7,400,000.00	6,866,866.07	6,925,537.70	58,671.63	10.00
61	11795765	102276598	RESI HOUSING - FIXED	150	06/06/2011	06-06-11	26	06-11-37	5,000,000.00	4,762,009.24	4,839,392.69	77,383.45	10.00
62	11468182	101846404	RESI HOUSING - FIXED	120	05/12/2011	05-12-11	27	05-08-38	5,000,000.00	4,742,610.31	4,813,929.41	71,319.10	10.00
63	11534688	101926899	RESI HOUSING - FIXED	130	21/01/2009	21-01-09	22	21-03-31	2,460,000.00	10,882.00	351,165.34	340,283.34	10.00
64	10425193	100292953	RESI HOUSING - FIXED	20	11/04/2011	11-04-11	29	11-08-40	23,773,966.18	23,759,671.13	27,547,313.59	3,787,642.46	10.00
65	10397367	100291926	RESI HOUSING - FIXED	20	10/03/2007	10-03-07	21	10-03-28	4,920,000.00	3,081,850.15	3,108,031.86	26,181.71	10.00
66	11509312	101927101	RESI HOUSING - FIXED	130	08/10/2009	08-10-09	27	08-05-36	6,550,000.00	2,800,185.46	2,826,919.02	26,733.56	10.00
67	10340183	100293344	RESI HOUSING - FIXED	20	09/07/2011	09-07-11	27	09-10-38	14,461,000.00	13,904,388.73	14,022,480.75	118,092.02	10.00
68	10399308	100291959	RESI HOUSING - FIXED	20	16/05/2005	16-05-05	23	16-11-27	3,400,000.00	2,672,781.45	2,695,870.33	23,088.88	10.00
69	12244503	100292578	RESI HOUSING - FIXED	20	31/05/2010	31-05-10	24	31-03-34	5,562,000.00	4,993,392.64	5,035,836.03	42,443.39	10.00
70	10499733	100292964	RESI HOUSING - FIXED	20	11/04/2011	11-04-11	27	11-03-38	31,385,000.00	29,764,300.41	30,017,187.69	252,887.28	10.00
71	10499733	100294280	COMR HOUSING - FLOATING	20	30/07/2012	30-07-12	21	28-02-33	11,191,000.00	9,018,690.26	9,091,542.15	72,851.89	9.50
72	11520552	102106503	RESI HOUSING - FIXED	140	06/12/2011	06-12-11	27	06-07-38	4,000,000.00	3,826,111.10	3,872,939.52	46,828.42	10.00
73	10312383	100292523	RESI HOUSING - FIXED	20	05/05/2010	05-05-10	27	05-07-37	3,051,000.00	667,100.98	672,766.85	5,665.87	10.00
74	11442120	101846186	RESI HOUSING - FIXED	120	12/07/2010	12-07-10	27	12-01-37	3,000,000.00	855,296.24	862,654.95	7,358.71	10.00
75	10508171	100293184	RESI HOUSING - FIXED	20	02/06/2011	02-06-11	22	02-12-32	7,963,000.00	6,213,526.40	6,266,298.94	52,772.54	10.00
76	10506627	100293480	RESI HOUSING - FIXED	20	10/08/2011	10-08-11	28	10-08-39	42,590,000.00	41,420,761.91	41,772,554.56	351,792.65	10.00
77	12106367	103037310	RESI HOUSING - FIXED	290	17/06/2011	17-06-11	26	17-10-37	6,900,000.00	6,574,524.49	6,630,722.92	56,198.43	10.00
78	12261153	102800025	RESI HOUSING - FIXED	250	27/08/2010	27-08-10	26	27-04-36	8,752,000.00	7,408,469.90	7,471,554.24	63,084.34	10.00
79	10294689	100293333	RESI HOUSING - FIXED	20	07/07/2011	07-07-11	27	07-04-38	9,250,000.00	8,836,096.08	8,911,142.43	75,046.35	10.00
80	12174258	102756574	RESI HOUSING - FIXED	240	05/09/2011	05-09-11	25	05-10-36	990,000.00	893,080.32	902,848.46	9,768.14	10.00
81	10550236	100293923	RESI HOUSING - FIXED	20	07/03/2012	07-03-12	27	07-12-38	20,290,000.00	19,602,957.88	19,769,448.65	166,490.77	10.00

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82	12155893	102712286	RESI HOUSING - FIXED	230	10/05/2011	10-05-11	26	10-06-37	8,000,000.00	7,540,160.48	7,666,099.09	125,938.61	10.00
83	10444660	100292635	RESI HOUSING - FIXED	20	29/07/2010	29-07-10	25	29-11-35	4,093,000.00	3,793,090.51	3,910,572.34	117,481.83	10.00
84	10399284	100292169	RESI HOUSING - FIXED	20	09/07/2004	09-07-04	21	09-07-25	7,079,000.00	3,377,155.94	3,405,838.69	28,682.75	10.00
85	10224940	100293275	RESI HOUSING - FIXED	20	23/06/2011	23-06-11	27	23-11-38	8,560,000.00	4,096,149.93	4,217,553.07	121,403.14	10.00
86	10241536	100293106	RESI HOUSING - FIXED	20	24/05/2011	24-05-11	27	24-08-38	21,807,000.00	17,652,395.46	17,802,147.48	149,752.02	10.00
87	11369282	101745417	RESI HOUSING - FIXED	110	09/04/2004	09-04-04	22	09-04-26	2,750,000.00	1,412,657.14	1,424,716.68	12,059.54	10.00
88	11796928	102276474	RESI HOUSING - FIXED	150	20/08/2008	20-08-08	21	20-06-29	1,430,000.00	1,129,592.79	1,139,278.47	9,685.68	10.00
89	10023152	100012740	RESI HOUSING - FIXED	10	28/01/2010	28-01-10	21	28-05-31	3,500,000.00	1,627,574.16	1,641,397.37	13,823.21	10.00
90	10416451	100292181	RESI HOUSING - FIXED	20	19/12/2006	19-12-06	21	19-04-28	10,000,000.00	7,892,906.37	7,960,221.01	67,314.64	10.00
91	11472201	101846299	RESI HOUSING - FIXED	120	26/05/2011	26-05-11	31	26-12-41	8,000,000.00	7,717,587.88	7,783,230.59	65,642.71	10.00
92	10257546	100292942	RESI HOUSING - FIXED	20	11/04/2011	11-04-11	28	11-02-39	8,000,000.00	5,690,140.36	5,790,526.93	100,386.57	10.00
93	11646043	102106070	RESI HOUSING - FIXED	140	12/07/2005	12-07-05	23	12-03-28	7,500,000.00	5,598,106.94	5,645,661.26	47,554.32	10.00
94	10407718	100293707	RESI HOUSING - FIXED	20	18/11/2011	18-11-11	27	18-11-38	4,500,000.00	4,334,216.46	4,371,027.72	36,811.26	10.00
95	10276433	100294100	RESI HOUSING - FIXED	20	20/03/2012	20-03-12	27	20-11-38	10,700,000.00	9,589,957.05	9,672,160.41	82,203.36	10.00
96	11034696	101298615	HOUSING NON COMM-FLOATING	60	30/05/2013	30-05-13	25	30-06-38	1,300,000.00	1,231,753.52	1,240,624.46	8,870.94	8.46
97	11888538	102418955	RESI HOUSING - FIXED	170	22/12/2008	22-12-08	25	22-02-34	1,079,961.00	972,237.17	994,792.93	22,555.76	10.00
98	10516411	100293399	RESI HOUSING - FIXED	20	21/07/2011	21-07-11	28	21-04-39	25,195,117.33	24,788,779.82	25,273,249.73	484,469.91	10.00
99	10508603	100293208	RESI HOUSING - FIXED	20	03/06/2011	03-06-11	28	03-02-39	17,000,000.00	8,804,035.26	8,896,690.31	92,655.05	10.00
100	10524965	100294495	RESI HOUSING - FIXED	20	25/02/2013	25-02-13	25	25-03-38	7,623,301.94	2,960,572.35	2,985,717.07	25,144.72	10.00
101	10384187	100293560	RESI HOUSING - FIXED	20	28/09/2011	28-09-11	27	28-03-38	4,425,000.00	4,208,864.50	4,244,610.91	35,746.41	10.00
102	11145183	101434489	RESI HOUSING - FIXED	70	02/10/2013	02-10-13	25	02-12-38	802,000.00	748,950.94	759,986.94	11,036.00	10.00
103	11709106	102106387	RESI HOUSING - FIXED	140	05/02/2011	05-02-11	25	05-04-36	6,800,000.00	6,310,808.70	6,404,664.91	93,856.21	10.00
104	11037733	100294199	RESI HOUSING - FIXED	20	09/04/2012	09-04-12	27	09-02-39	10,000,000.00	9,574,767.72	9,656,381.25	81,613.53	10.00
105	11547008	101927532	RESI HOUSING - FIXED	130	30/04/2014	30-04-14	22	30-04-36	6,500,000.00	5,800,516.09	5,849,881.47	49,365.38	10.00
106	12268115	100292862	RESI HOUSING - FIXED	20	18/03/2011	18-03-11	27	18-01-38	3,469,000.00	3,258,004.21	3,285,780.71	27,776.50	10.00
107	11796906	102276565	RESI HOUSING - FIXED	150	28/04/2008	28-04-08	22	28-09-30	1,100,000.00	1,038,003.10	1,307,145.37	269,142.27	13.00
108	10239956	100293435	RESI HOUSING - FIXED	20	01/08/2011	01-08-11	27	01-09-38	9,454,800.00	3,451,752.76	3,481,069.15	29,316.39	10.00
109	11443633	101846415	RESI HOUSING - FIXED	120	05/12/2011	05-12-11	27	05-09-38	4,442,000.00	4,170,052.72	4,205,799.12	35,746.40	10.00
110	10453142	100293515	RESI HOUSING - FIXED	20	02/09/2011	02-09-11	26	02-03-37	1,461,000.00	1,392,377.03	1,404,333.87	11,956.84	10.00
111	10507994	100293139	RESI HOUSING - FIXED	20	30/05/2011	30-05-11	22	30-06-33	3,075,026.55	2,812,111.30	2,851,759.56	39,648.26	10.00
112	11391933	101745553	RESI HOUSING - FIXED	110	19/07/2011	19-07-11	26	19-06-37	850,000.00	774,123.78	780,699.53	6,575.75	10.00
113	10230851	100293071	RESI HOUSING - FIXED	20	11/05/2011	11-05-11	26	11-10-37	6,324,000.00	6,049,420.80	6,100,824.00	51,403.20	10.00
114	10498945	100292908	RESI HOUSING - FIXED	20	28/03/2011	28-03-11	29	28-01-40	82,964,600.00	81,223,536.69	81,918,105.55	694,568.86	10.00
115	10288406	100292806	RESI HOUSING - FIXED	20	28/02/2011	28-02-11	27	31-12-37	9,800,000.00	9,214,062.67	9,292,350.57	78,287.90	10.00
116	11031334	101298592	RESI HOUSING - FIXED	60	11/12/2012	11-12-12	25	11-02-38	3,700,000.00	3,438,264.97	3,467,542.26	29,277.29	10.00
117	10828782	101008494	RESI HOUSING - FIXED	30	10/10/2011	10-10-11	25	10-12-36	2,550,000.00	2,406,675.99	2,427,243.17	20,567.18	10.00
118	10219689	100292567	RESI HOUSING - FIXED	20	31/05/2010	31-05-10	27	31-01-37	9,900,000.00	9,299,732.15	9,378,716.42	78,984.27	10.00
119	11474707	101846391	RESI HOUSING - FIXED	120	25/11/2011	25-11-11	25	25-12-36	3,000,000.00	2,365,502.64	2,385,590.30	20,087.66	10.00
120	11445256	101846277	RESI HOUSING - FIXED	120	20/05/2011	20-05-11	30	20-01-41	9,730,000.00	9,641,141.24	9,863,771.40	222,630.16	10.00
121	11553769	101927236	RESI HOUSING - FIXED	130	30/04/2010	30-04-10	27	31-12-36	8,041,000.00	7,402,042.71	7,464,930.82	62,888.11	10.00
122	10014422	100016472	SERVICE LOAN - FIXED	10	12/08/2008	12-08-08	23	12-10-31	207,450,000.00	182,021,888.05	183,578,399.48	1,556,511.43	10.00
123	11501936	101927327	RESI HOUSING - FIXED	130	15/07/2011	15-07-11	25	15-09-36	7,109,000.00	6,523,589.44	6,579,032.43	55,442.99	10.00
124	12155032	102712297	RESI HOUSING - FIXED	230	16/08/2011	16-08-11	26	16-06-37	4,813,000.00	3,461,461.60	3,495,517.94	34,056.34	10.00

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125	11442890	101846288	RESI HOUSING - FIXED	120	21/05/2011	21-05-11	30	21-06-41	4,000,000.00	3,962,749.52	4,090,086.10	127,336.58	10.00
126	10014057	100012445	RESI HOUSING - FIXED	10	02/07/2003	02-07-03	22	02-06-25	3,300,000.00	1,468,598.15	1,497,554.75	28,956.60	10.00
127	12245074	102800014	RESI HOUSING - FIXED	250	23/07/2010	23-07-10	21	23-09-31	7,645,000.00	6,470,171.62	6,525,251.79	55,080.17	10.00
128	11369373	101745440	RESI HOUSING - FIXED	110	05/06/2006	05-06-06	22	05-06-28	1,600,000.00	544,021.05	548,769.06	4,748.01	10.00
129	10371304	100292771	RESI HOUSING - FIXED	20	10/02/2011	10-02-11	29	10-10-39	16,313,862.07	15,841,048.03	16,421,494.78	580,446.75	10.00
130	10398338	100292487	RESI HOUSING - FIXED	20	01/05/2009	01-05-09	21	01-02-30	6,590,000.00	117,346.13	119,145.88	1,799.75	10.00
131	10249579	100293242	RESI HOUSING - FIXED	20	20/06/2011	20-06-11	27	20-12-37	8,020,000.00	7,415,106.07	7,478,083.81	62,977.74	10.00
132	11675711	102106398	RESI HOUSING - FIXED	140	16/02/2011	16-02-11	26	16-12-36	6,650,000.00	5,826,998.39	5,876,488.03	49,489.64	10.00
133	10546729	100294019	RESI HOUSING - FIXED	20	14/03/2012	14-03-12	27	14-02-39	11,220,000.00	10,756,603.75	10,848,106.32	91,502.57	10.00
134	11444150	101846471	RESI HOUSING - FIXED	120	19/04/2012	19-04-12	25	19-09-37	4,600,000.00	4,347,655.34	4,384,746.99	37,091.65	10.00
135	10509561	100293220	RESI HOUSING - FIXED	20	10/06/2011	10-06-11	26	10-11-37	10,264,000.00	6,726,570.66	6,783,700.56	57,129.90	10.00
136	12012220	102582889	RESI HOUSING - FIXED	200	19/10/2011	19-10-11	26	19-02-38	3,300,000.00	3,177,219.36	3,204,198.16	26,978.80	10.00
137	11369431	101745406	RESI HOUSING - FIXED	110	13/08/2007	13-08-07	29	13-07-36	3,254,280.41	2,856,210.09	2,880,529.53	24,319.44	10.00
138	10014295	100012423	RESI HOUSING - FIXED	10	13/04/2007	13-04-07	22	13-03-29	13,950,000.00	3,760,324.37	3,792,261.50	31,937.13	10.00
139	10433851	100294257	RESI HOUSING - FIXED	20	19/05/2012	19-05-12	24	19-02-36	9,492,000.00	7,166,004.63	7,316,111.09	150,106.46	10.00
140	10883540	101109265	RESI HOUSING - FIXED	40	05/07/2010	05-07-10	25	05-09-35	4,500,000.00	4,001,045.82	4,035,033.54	33,987.72	10.00
141	10209251	100012886	COMR HOUSING - FLOATING	10	13/03/2012	13-03-12	27	13-05-39	23,000,000.00	11,987,385.70	12,088,046.98	100,661.28	9.50
142	10517493	100293424	RESI HOUSING - FIXED	20	28/07/2011	28-07-11	26	28-12-37	13,779,000.00	13,127,210.71	13,239,801.72	112,591.01	10.00
143	12372056	102982195	RESI HOUSING - FIXED	280	14/01/2012	14-01-12	24	14-03-36	880,597.22	751,280.92	757,721.81	6,440.89	10.00
144	10382215	100292294	RESI HOUSING - FIXED	20	13/07/2007	13-07-07	21	13-08-28	5,100,000.00	3,603,719.50	3,634,326.42	30,606.92	10.00
145	10203282	100293377	RESI HOUSING - FIXED	20	15/07/2011	15-07-11	28	15-09-39	33,500,000.00	31,979,452.23	32,251,058.72	271,606.49	10.00
146	10203282	100294462	RESI HOUSING - FIXED	20	27/12/2012	27-12-12	28	27-10-40	5,100,000.00	5,012,129.60	5,054,698.49	42,568.89	10.00
147	10517471	100293537	RESI HOUSING - FIXED	20	16/09/2011	16-09-11	27	16-03-38	6,142,000.00	5,831,701.18	5,881,254.12	49,552.94	10.00
148	11028037	101298525	RESI HOUSING - FIXED	60	16/12/2011	16-12-11	27	16-02-39	10,420,000.00	10,054,477.69	10,139,896.14	85,418.45	10.00
149	10472256	100292624	RESI HOUSING - FIXED	20	23/07/2010	23-07-10	27	23-02-37	6,694,000.00	6,215,487.94	6,308,211.63	92,723.69	10.00
150	11369442	101745643	RESI HOUSING - FIXED	110	27/03/2013	27-03-13	23	27-06-36	3,882,218.72	3,621,387.71	3,652,158.84	30,771.13	10.00
151	11959419	102500600	RESI HOUSING - FIXED	180	04/10/2012	04-10-12	25	04-11-37	2,948,000.00	2,619,695.91	2,641,982.89	22,286.98	10.00
152	10384165	100292067	RESI HOUSING - FIXED	20	14/11/2006	14-11-06	21	14-09-27	3,784,000.00	2,089,002.89	2,106,745.12	17,742.23	10.00
153	11446248	101846346	RESI HOUSING - FIXED	120	01/09/2011	01-09-11	27	01-08-38	5,000,000.00	4,726,368.60	4,766,571.22	40,202.62	10.00
154	11570944	102582845	RESI HOUSING - FIXED	200	06/05/2011	06-05-11	21	06-01-32	1,700,000.00	1,525,245.74	1,538,306.62	13,060.88	10.00
155	10278747	100293582	RESI HOUSING - FIXED	20	30/09/2011	30-09-11	26	30-11-37	2,941,000.00	2,061,091.78	2,078,596.86	17,505.08	10.00
156	10337374	100294315	COMR HOUSING - FLOATING	20	19/09/2012	19-09-12	21	19-10-33	14,200,000.00	13,251,714.47	13,358,731.92	107,017.45	9.50
157	11243907	101552651	RESI HOUSING - FIXED	80	06/03/2013	06-03-13	25	06-04-38	4,500,000.00	4,247,464.82	4,283,605.33	36,140.51	10.00
158	11123703	101434230	RESI HOUSING - FIXED	70	19/03/2010	19-03-10	21	19-04-31	2,480,000.00	2,131,114.54	2,149,413.65	18,299.11	10.00
159	10286442	100012897	RESI HOUSING - FIXED	10	11/04/2012	11-04-12	25	11-06-37	10,000,000.00	9,492,911.01	9,573,919.29	81,008.28	10.00
160	11370399	101745473	RESI HOUSING - FIXED	110	13/09/2010	13-09-10	25	13-11-35	3,580,000.00	3,277,422.92	3,305,260.58	27,837.66	10.00
161	11250630	101552583	RESI HOUSING - FIXED	80	10/12/2011	10-12-11	26	10-01-38	3,500,000.00	3,277,241.41	3,305,125.60	27,884.19	10.00
162	10581254	100294291	RESI HOUSING - FIXED	20	18/09/2012	18-09-12	21	18-09-33	8,325,000.00	6,436,926.21	6,499,796.38	62,870.17	11.50
163	11442131	101846493	RESI HOUSING - FIXED	120	07/08/2012	07-08-12	25	07-09-37	1,200,000.00	1,141,838.25	1,170,104.05	28,265.80	10.00
164	10202915	100292691	RESI HOUSING - FIXED	20	30/09/2010	30-09-10	26	28-02-37	7,496,000.00	2,983,073.97	3,008,421.41	25,347.44	10.00
165	10540987	100293810	RESI HOUSING - FIXED	20	26/01/2012	26-01-12	27	26-10-38	8,400,000.00	6,412,674.93	6,570,864.52	158,189.59	10.00
166	10249932	100292760	RESI HOUSING - FIXED	20	14/01/2011	14-01-11	26	14-01-37	2,765,000.00	2,531,973.65	2,553,478.04	21,504.39	10.00

S.N	CUST. NO.	ACC. NO.	PRODUCT DESCRIPTION	BRANCH CODE	SANCTION DATE	SANC. DATE	AGING	MATURITY DATE	AMOUNT FINANCED	PRINCIPAL OS	LOAN OS	INTEREST OS	INT. RATE
167	11412219	101745586	RESI HOUSING - FIXED	110	29/12/2012	29-12-12	24	29-09-36	3,175,134.62	2,992,561.58	3,017,991.97	25,430.39	10.00
168	10533287	100293694	RESI HOUSING - FIXED	20	15/11/2011	15-11-11	26	15-03-38	8,466,000.00	3,300,746.11	3,328,779.72	28,033.61	10.00
169	11510271	101927509	RESI HOUSING - FIXED	130	30/04/2014	30-04-14	22	31-07-36	6,705,000.00	6,173,655.17	6,226,275.06	52,619.89	10.00
170	10513012	100293311	RESI HOUSING - FIXED	20	06/07/2011	06-07-11	28	06-03-39	21,528,000.00	9,810,965.87	10,149,132.38	338,166.51	10.00
171	10540422	100293785	RESI HOUSING - FIXED	20	19/01/2012	19-01-12	24	19-03-36	7,400,000.00	6,894,117.17	6,952,669.97	58,552.80	10.00
172	10381266	100293082	RESI HOUSING - FIXED	20	21/05/2011	21-05-11	28	21-08-39	35,870,193.16	34,397,669.60	34,708,466.22	310,796.62	10.00
173	11474593	101846379	RESI HOUSING - FIXED	120	02/11/2011	02-11-11	27	02-04-39	6,380,000.00	6,043,727.52	6,095,515.78	51,788.26	10.00
174	10880470	101109458	RESI HOUSING - FIXED	40	10/03/2014	10-03-14	25	10-05-39	3,739,972.83	3,537,952.36	3,568,272.56	30,320.20	10.00
175	10289782	100293934	RESI HOUSING - FIXED	20	07/03/2012	07-03-12	27	07-10-38	11,500,000.00	5,578,640.57	5,626,020.66	47,380.09	10.00
176	11947379	102500598	RESI HOUSING - FIXED	180	13/07/2012	13-07-12	25	13-09-37	3,600,000.00	3,250,808.73	3,278,538.64	27,729.91	10.00
177	11645754	102106229	RESI HOUSING - FIXED	140	08/09/2004	08-09-04	21	08-11-25	1,000,000.00	682,335.10	688,211.87	5,876.77	10.00
178	10227533	100292476	RESI HOUSING - FIXED	20	12/04/2010	12-04-10	22	12-03-32	14,426,500.00	12,267,824.11	12,372,016.66	104,192.55	10.00
179	11706795	102106343	RESI HOUSING - FIXED	140	01/10/2010	01-10-10	27	01-11-37	9,200,000.00	8,100,815.55	8,169,779.15	68,963.60	10.00
180	10546707	100293967	RESI HOUSING - FIXED	20	10/03/2012	10-03-12	26	10-11-37	4,000,000.00	2,176,042.08	2,194,588.62	18,546.54	10.00
181	10284728	100294814	COMR HOUSING - FLOATING	20	24/07/2014	24-07-14	21	24-07-35	4,000,000.00	3,311,425.00	3,338,143.28	26,718.28	9.50
182	12025761	102582878	RESI HOUSING - FIXED	200	16/09/2011	16-09-11	26	16-11-37	2,497,000.00	2,357,708.04	2,392,921.63	35,213.59	10.00
183	11796984	102276532	RESI HOUSING - FIXED	150	29/09/2009	29-09-09	21	29-01-31	3,500,000.00	2,844,619.47	2,868,779.32	24,159.85	10.00
184	10216281	100293297	RESI HOUSING - FIXED	20	01/07/2011	01-07-11	27	01-04-38	10,502,000.00	9,893,635.95	9,977,822.34	84,186.39	10.00
185	12230656	102800183	RESI HOUSING - FIXED	250	29/06/2013	29-06-13	25	29-07-38	40,818,671.64	39,572,560.51	39,910,616.55	338,056.04	10.00
186	10214513	100293593	RESI HOUSING - FIXED	20	30/09/2011	30-09-11	26	31-07-37	1,800,000.00	1,694,534.13	1,709,048.30	14,514.17	10.00
187	11169840	101434445	RESI HOUSING - FIXED	70	08/06/2012	08-06-12	25	08-08-37	3,600,000.00	3,365,422.76	3,415,766.88	50,344.12	10.00
188	11531542	101927112	RESI HOUSING - FIXED	130	12/11/2009	12-11-09	27	12-05-36	6,266,000.00	5,700,605.84	5,749,021.95	48,416.11	10.00
189	10386015	100292704	RESI HOUSING - FIXED	20	20/10/2010	20-10-10	26	20-07-36	2,035,000.00	1,819,150.24	1,834,640.08	15,489.84	10.00
190	11528993	101927156	RESI HOUSING - FIXED	130	28/01/2010	28-01-10	27	28-07-36	6,740,000.00	6,448,583.49	6,926,261.29	477,677.80	10.00
191	11506195	101927203	RESI HOUSING - FIXED	130	04/02/2010	04-02-10	27	04-09-36	6,000,000.00	5,405,956.76	5,451,896.00	45,939.24	10.00
192	11287627	100012808	RESI HOUSING - FIXED	10	24/10/2011	24-10-11	27	24-09-38	21,000,000.00	7,346,271.51	7,408,860.07	62,588.56	10.00
193	10444127	100293956	RESI HOUSING - FIXED	20	09/03/2012	09-03-12	27	09-11-38	10,454,000.00	10,087,821.65	10,173,499.14	85,677.49	10.00
194	10274561	100294166	RESI HOUSING - FIXED	20	29/03/2012	29-03-12	27	29-04-39	12,120,000.00	4,967,328.75	5,010,042.68	42,713.93	10.00
195	10438328	100292409	RESI HOUSING - FIXED	20	22/08/2009	22-08-09	22	22-03-31	7,050,000.00	5,891,628.92	5,941,704.58	50,075.66	10.00
196	11475734	101846426	RESI HOUSING - FIXED	120	14/02/2012	14-02-12	26	14-09-37	800,000.00	746,238.60	752,577.84	6,339.24	10.00
197	11888549	102418966	RESI HOUSING - FIXED	170	25/03/2010	25-03-10	25	25-04-35	3,227,122.00	2,819,540.93	2,934,351.51	114,810.58	10.00
198	11035918	101298536	RESI HOUSING - FIXED	60	02/02/2012	02-02-12	27	02-12-38	6,770,000.00	2,420,007.34	2,541,526.86	121,519.52	10.00
199	10550791	100294031	RESI HOUSING - FIXED	20	16/03/2012	16-03-12	27	16-11-38	7,000,000.00	6,750,500.53	6,807,833.48	57,332.95	10.00
200	10189812	100294133	RESI HOUSING - FIXED	20	28/03/2012	28-03-12	27	28-08-39	8,756,000.00	8,182,008.37	8,251,533.32	69,524.95	10.00
201	10464381	100292534	RESI HOUSING - FIXED	20	14/05/2010	14-05-10	22	14-01-32	7,842,000.00	3,879,919.94	3,912,872.63	32,952.69	10.00
202	11511059	101927032	RESI HOUSING - FIXED	130	17/09/2009	17-09-09	27	17-08-36	6,500,000.00	6,009,880.08	6,060,922.82	51,042.74	10.00
203	10550644	100293945	RESI HOUSING - FIXED	20	08/03/2012	08-03-12	26	08-06-38	11,060,000.00	6,508,853.47	6,564,134.22	55,280.75	10.00
204	10411678	100292840	RESI HOUSING - FIXED	20	09/03/2011	09-03-11	27	09-01-38	7,850,000.00	0.00	499,735.07	499,735.07	10.00
205	11947108	102500543	RESI HOUSING - FIXED	180	29/01/2011	29-01-11	26	29-01-37	3,200,000.00	2,979,446.85	3,107,191.22	127,744.37	10.00
206	10415038	100294188	RESI HOUSING - FIXED	20	03/04/2012	03-04-12	26	03-03-38	9,074,000.00	8,664,852.33	8,738,444.16	73,591.83	10.00
207	11505056	101927189	RESI HOUSING - FIXED	130	02/02/2010	02-02-10	27	02-02-37	7,500,000.00	6,821,255.05	6,879,323.21	58,068.16	10.00
208	10546843	100294064	RESI HOUSING - FIXED	20	19/03/2012	19-03-12	27	19-04-39	8,461,000.00	8,210,578.48	8,280,312.05	69,733.57	10.00
209	11799373	102276611	RESI HOUSING - FIXED	150	06/07/2011	06-07-11	26	06-08-37	1,500,000.00	1,331,318.88	1,342,650.54	11,331.66	10.00

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210	10407286	100013142	RESI HOUSING - FIXED	10	19/03/2014	19-03-14	25	19-05-39	57,000,000.00	55,292,175.47	55,762,096.17	469,920.70	10.00
211	11786818	102276666	RESI HOUSING - FIXED	150	02/02/2012	02-02-12	26	02-08-37	1,250,000.00	1,113,526.78	1,122,986.14	9,459.36	10.00
212	10358259	100294484	RESI HOUSING - FIXED	20	13/02/2013	13-02-13	24	13-05-37	6,229,004.48	2,111,977.22	2,157,498.52	45,521.30	10.00
213	10541765	100293898	RESI HOUSING - FIXED	20	25/02/2012	25-02-12	27	25-09-38	7,800,000.00	5,110,020.54	5,153,420.85	43,400.31	10.00
214	11531803	101927418	RESI HOUSING - FIXED	130	09/10/2012	09-10-12	24	09-06-36	5,390,000.00	4,843,773.23	4,884,939.93	41,166.70	10.00
215	10885661	101109334	RESI HOUSING - FIXED	40	06/04/2011	06-04-11	25	06-06-36	3,600,000.00	3,002,587.67	3,028,288.38	25,700.71	10.00
216	10281002	100293195	RESI HOUSING - FIXED	20	03/06/2011	03-06-11	27	03-09-38	12,662,000.00	10,138,040.52	10,226,764.38	88,723.86	10.00
217	11542077	101927010	RESI HOUSING - FIXED	130	04/09/2009	04-09-09	22	04-02-32	4,980,000.00	4,260,633.95	4,297,109.69	36,475.74	10.00
218	10551842	100294213	RESI HOUSING - FIXED	20	25/04/2012	25-04-12	23	25-01-35	7,766,000.00	7,477,801.43	7,541,311.44	63,510.01	10.00
219	10278758	100294304	HOUSING NON COMM-FLOATING	20	18/09/2012	18-09-12	21	18-02-34	2,148,000.00	1,550,026.73	1,562,674.14	12,647.41	8.46
220	11014513	101298445	RESI HOUSING - FIXED	60	05/05/2010	05-05-10	26	05-08-36	1,000,000.00	926,086.27	934,003.54	7,917.27	10.00
221	10403757	100292001	RESI HOUSING - FIXED	20	16/06/2005	16-06-05	22	16-07-27	6,600,000.00	4,683,651.08	4,723,455.29	39,804.21	10.00
222	10422668	100292238	RESI HOUSING - FIXED	20	16/10/2006	16-10-06	21	16-11-27	9,480,000.00	6,169,130.93	6,221,538.35	52,407.42	10.00
223	10348503	100292793	RESI HOUSING - FIXED	20	26/02/2011	26-02-11	27	26-09-37	9,457,000.00	8,618,392.55	8,691,862.93	73,470.38	10.00
224	10348503	100292545	RESI HOUSING - FIXED	20	26/05/2010	26-05-10	27	26-02-37	23,600,000.00	22,203,542.53	22,392,295.72	188,753.19	10.00
225	10348503	100292410	RESI HOUSING - FIXED	20	02/09/2009	02-09-09	27	02-12-36	11,493,000.00	10,238,020.53	10,325,008.27	86,987.74	10.00
226	10258798	100293468	RESI HOUSING - FIXED	20	09/08/2011	09-08-11	28	09-09-39	47,000,000.00	23,170,767.57	23,367,467.73	196,700.16	10.00
227	11170094	101434401	RESI HOUSING - FIXED	70	09/06/2011	09-06-11	28	09-03-39	6,000,000.00	2,476,263.50	2,510,883.89	34,620.39	10.00
228	12037120	102582890	RESI HOUSING - FIXED	200	24/01/2014	24-01-14	24	24-11-37	20,117,000.00	19,885,978.97	20,797,272.31	911,293.34	10.00
229	10504483	100293060	RESI HOUSING - FIXED	20	10/05/2011	10-05-11	28	10-11-38	16,953,000.00	16,315,920.46	16,454,657.60	138,737.14	10.00
230	12206861	100292839	RESI HOUSING - FIXED	20	09/03/2011	09-03-11	28	09-10-38	16,000,000.00	15,619,270.34	15,903,767.58	284,497.24	10.00
231	10074833	100012762	RESI HOUSING - FIXED	10	15/09/2011	15-09-11	28	15-09-39	8,000,000.00	7,694,512.72	7,759,959.45	65,446.73	10.00
232	11541674	101927065	RESI HOUSING - FIXED	130	01/10/2009	01-10-09	27	01-04-36	6,395,000.00	5,880,651.77	5,930,628.79	49,977.02	10.00
233	11519387	101926991	RESI HOUSING - FIXED	130	21/08/2009	21-08-09	27	21-04-36	5,340,000.00	4,000,442.16	4,034,438.47	33,996.31	10.00
234	10939673	101109447	RESI HOUSING - FIXED	40	24/11/2012	24-11-12	25	24-05-37	4,971,512.62	4,224,333.63	4,260,412.05	36,078.42	10.00
235	11698207	102106296	RESI HOUSING - FIXED	140	25/09/2009	25-09-09	26	25-11-35	12,600,000.00	10,820,142.34	10,912,221.28	92,078.94	10.00
236	10468841	100294020	RESI HOUSING - FIXED	20	15/03/2012	15-03-12	27	15-01-39	9,000,000.00	7,831,418.01	7,897,963.70	66,545.69	10.00
237	10028843	100012819	COMR HOUSING - FLOATING	10	12/11/2011	12-11-11	25	12-01-37	2,600,000.00	2,388,790.72	2,408,064.66	19,273.94	9.50
238	11500614	101926980	RESI HOUSING - FIXED	130	07/08/2009	07-08-09	27	07-04-36	5,200,000.00	4,645,392.40	4,685,038.10	39,645.70	10.00
239	10014068	100012648	RESI HOUSING - FIXED	10	07/10/2003	07-10-03	22	07-05-25	8,336,873.42	5,567,046.19	5,614,328.01	47,281.82	10.00
240	10070453	100012900	RESI HOUSING - FIXED	10	04/05/2012	04-05-12	22	04-03-34	3,500,000.00	3,339,936.01	3,368,653.89	28,717.88	10.00
241	10425910	100293683	RESI HOUSING - FIXED	20	08/11/2011	08-11-11	25	08-12-36	42,540,000.00	36,802,820.17	39,093,740.45	2,290,920.28	10.00
242	10425910	100292931	RESI HOUSING - FIXED	20	06/04/2011	06-04-11	28	06-04-39	29,087,916.39	22,730,016.27	24,461,682.79	1,731,666.52	10.00
243	10425910	100293300	RESI HOUSING - FIXED	20	01/07/2011	01-07-11	26	01-09-37	43,200,000.00	0.00	395.46	395.46	10.00
244	10466616	100292589	RESI HOUSING - FIXED	20	05/06/2010	05-06-10	27	05-01-37	10,000,000.00	9,500,151.01	9,622,214.92	122,063.91	10.00
245	10231742	102276633	RESI HOUSING - FIXED	150	29/07/2011	29-07-11	26	29-05-37	2,300,000.00	1,770,639.60	1,785,806.77	15,167.17	10.00
246	11697677	102106149	RESI HOUSING - FIXED	140	21/07/2005	21-07-05	21	21-08-26	3,900,000.00	2,756,502.48	2,780,045.94	23,543.46	10.00
247	12155644	102712275	RESI HOUSING - FIXED	230	03/05/2011	03-05-11	25	03-07-36	2,700,000.00	2,483,192.57	2,504,325.43	21,132.86	10.00
248	10493935	100292817	RESI HOUSING - FIXED	20	28/02/2011	28-02-11	25	31-03-36	4,403,712.32	303,126.90	305,734.36	2,607.46	10.00
249	10550032	100293989	RESI HOUSING - FIXED	20	12/03/2012	12-03-12	27	12-07-39	6,100,000.00	5,926,503.29	5,976,881.53	50,378.24	10.00
250	11690944	102106514	RESI HOUSING - FIXED	140	10/12/2011	10-12-11	25	10-01-37	6,100,000.00	5,376,452.08	5,422,207.30	45,755.22	10.00
251	10245723	100293729	RESI HOUSING - FIXED	20	21/11/2011	21-11-11	26	21-12-37	3,000,000.00	2,343,707.57	2,401,490.27	57,782.70	10.00

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252	10470973	102800092	RESI HOUSING - FIXED	250	09/04/2011	09-04-11	27	09-01-38	9,000,000.00	8,590,527.54	8,729,657.89	139,130.35	10.00
253	11512881	101926979	RESI HOUSING - FIXED	130	17/07/2009	17-07-09	27	17-04-36	6,100,000.00	4,961,088.31	5,017,145.14	56,056.83	10.00
254	10418584	100292374	RESI HOUSING - FIXED	20	15/07/2009	15-07-09	21	15-12-30	8,100,000.00	6,719,521.94	6,776,591.70	57,069.76	10.00
255	10810333	101434490	RESI HOUSING - FIXED	70	02/10/2013	02-10-13	25	02-12-38	3,741,000.00	3,581,561.35	3,636,184.37	54,623.02	10.00
256	12269538	102800105	RESI HOUSING - FIXED	250	15/04/2011	15-04-11	27	15-04-38	9,684,000.00	9,142,300.31	9,219,978.03	77,677.72	10.00
257	10425091	102419119	RESI HOUSING - FIXED	170	15/02/2011	15-02-11	25	15-04-36	7,500,000.00	6,982,144.32	7,041,502.37	59,358.05	10.00
258	11943283	102500565	RESI HOUSING - FIXED	180	24/10/2011	24-10-11	26	24-07-37	4,000,000.00	3,064,271.90	3,090,433.75	26,161.85	10.00
259	11571052	101927305	RESI HOUSING - FIXED	130	04/07/2011	04-07-11	21	04-12-32	6,500,000.00	5,563,275.58	5,610,654.80	47,379.22	10.00
260	11442119	101846175	RESI HOUSING - FIXED	120	07/10/2010	07-10-10	25	07-11-35	1,900,000.00	1,346,540.10	1,373,752.86	27,212.76	10.00
261	11796962	102276510	RESI HOUSING - FIXED	150	02/04/2009	02-04-09	22	02-04-31	1,250,000.00	789,927.55	802,789.02	12,861.47	10.00
262	10269889	100293741	RESI HOUSING - FIXED	20	01/12/2011	01-12-11	27	01-02-39	11,742,000.00	11,322,341.32	11,418,536.45	96,195.13	10.00
263	11456891	101846482	RESI HOUSING - FIXED	120	19/04/2012	19-04-12	25	19-09-37	3,800,000.00	2,023,570.18	2,041,036.18	17,466.00	10.00
264	10552074	100294097	RESI HOUSING - FIXED	20	20/03/2012	20-03-12	27	20-08-39	24,932,000.00	23,969,672.08	24,173,581.81	203,909.73	10.00
265	10324955	100292851	RESI HOUSING - FIXED	20	12/03/2011	12-03-11	27	12-03-38	6,000,000.00	2,241,006.23	2,260,039.30	19,033.07	10.00
266	10209579	100293231	RESI HOUSING - FIXED	20	16/06/2011	16-06-11	27	16-01-38	2,460,000.00	2,224,296.92	2,243,188.32	18,891.40	10.00
267	12155633	102712220	HOUSING NON COMM-FLOATING	230	16/06/2010	16-06-10	25	16-10-35	1,042,000.00	902,854.91	918,356.76	15,501.85	8.46
268	11229846	101552640	RESI HOUSING - FIXED	80	02/11/2012	02-11-12	25	02-04-38	3,300,000.00	3,116,581.94	3,163,198.26	46,616.32	10.00
269	10261982	100293140	RESI HOUSING - FIXED	20	31/05/2011	31-05-11	27	30-11-37	11,000,000.00	10,586,847.60	10,677,316.14	90,468.54	10.00
270	10904107	101109390	RESI HOUSING - FIXED	40	05/09/2011	05-09-11	21	05-04-32	3,500,000.00	3,149,862.08	3,176,674.71	26,812.63	10.00
271	11014455	101298387	RESI HOUSING - FIXED	60	25/04/2007	25-04-07	21	25-02-28	650,000.00	404,413.99	407,903.31	3,489.32	10.00
272	10207640	100292919	RESI HOUSING - FIXED	20	29/03/2011	29-03-11	21	29-04-32	1,300,000.00	1,184,443.27	1,243,585.81	59,142.54	10.00
273	10236820	100294246	RESI HOUSING - FIXED	20	30/04/2012	30-04-12	22	31-07-34	7,500,000.00	7,293,689.27	7,731,798.09	438,108.82	10.00
274	10516466	100293402	RESI HOUSING - FIXED	20	21/07/2011	21-07-11	23	21-04-34	3,000,000.00	2,844,137.04	2,868,292.86	24,155.82	10.00
275	12269458	102800081	RESI HOUSING - FIXED	250	07/04/2011	07-04-11	22	07-10-32	8,413,000.00	7,538,816.62	7,603,021.53	64,204.91	10.00
276	11017105	101298547	RESI HOUSING - FIXED	60	07/02/2012	07-02-12	27	07-06-39	9,000,000.00	8,492,679.99	8,564,875.77	72,195.78	10.00
277	11688981	102106478	RESI HOUSING - FIXED	140	27/08/2011	27-08-11	26	27-12-37	7,100,000.00	6,567,167.11	6,623,465.72	56,298.61	10.00
278	11235533	101552572	RESI HOUSING - FIXED	80	30/11/2011	30-11-11	25	31-12-36	3,300,000.00	3,062,015.53	3,088,023.64	26,008.11	10.00
279	10422635	100292330	RESI HOUSING - FIXED	20	08/04/2008	08-04-08	21	08-01-29	24,342,969.62	19,066,639.66	19,228,672.00	162,032.34	10.00
280	11719932	102106536	RESI HOUSING - FIXED	140	01/03/2012	01-03-12	26	01-05-38	4,000,000.00	3,762,744.82	3,947,642.00	184,897.18	10.00
281	11176529	101434434	HOUSING NON COMM-FLOATING	70	16/03/2012	16-03-12	27	16-03-39	3,345,000.00	2,982,823.93	3,004,351.56	21,527.63	8.46
282	11800641	102276644	RESI HOUSING - FIXED	150	02/11/2011	02-11-11	26	02-12-37	4,420,000.00	3,977,997.17	4,011,882.43	33,885.26	10.00
283	10420648	100294326	RESI HOUSING - FIXED	20	20/09/2012	20-09-12	21	20-10-33	4,941,000.00	4,743,699.79	4,874,920.01	131,220.22	11.50
284	11014488	101298412	RESI HOUSING - FIXED	60	03/12/2009	03-12-09	27	03-02-37	4,500,000.00	3,820,374.06	3,956,522.09	136,148.03	10.00
285	12109335	103037285	RESI HOUSING - FIXED	290	22/04/2011	22-04-11	21	22-07-32	1,100,000.00	1,004,112.69	1,012,781.59	8,668.90	10.00
286	10391604	100292646	RESI HOUSING - FIXED	20	02/08/2010	02-08-10	25	02-05-35	7,700,000.00	1,181,033.77	1,192,092.87	11,059.10	10.00
287	10969461	101234195	RESI HOUSING - FIXED	50	29/05/2008	29-05-08	21	29-03-29	1,450,000.00	768,332.52	778,346.85	10,014.33	10.00
288	10014104	100012467	RESI HOUSING - FIXED	10	17/01/2005	17-01-05	21	17-03-26	3,300,000.00	1,306,411.37	1,317,682.39	11,271.02	10.00
289	10919679	101109367	COMR HOUSING - FLOATING	40	07/05/2011	07-05-11	26	07-06-37	3,000,000.00	1,871,464.93	1,886,595.14	15,130.21	9.50
290	10969483	101234208	RESI HOUSING - FIXED	50	23/07/2010	23-07-10	28	23-02-38	10,966,000.00	5,031,884.70	5,074,714.00	42,829.30	10.00
291	10458378	100293162	RESI HOUSING - FIXED	20	01/06/2011	01-06-11	27	01-02-38	8,100,000.00	7,798,748.87	8,059,963.03	261,214.16	10.00
292	10247232	100294111	RESI HOUSING - FIXED	20	27/03/2012	27-03-12	26	27-06-38	11,701,000.00	9,627,498.26	9,710,036.66	82,538.40	10.00

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293	11501415	101927316	RESI HOUSING - FIXED	130	05/07/2011	05-07-11	26	05-10-37	7,289,000.00	6,595,708.15	6,651,759.15	56,051.00	10.00
294	10330072	100294451	RESI HOUSING - FIXED	20	01/12/2012	01-12-12	24	01-02-37	3,194,427.05	1,731,534.49	1,746,321.70	14,787.21	10.00
295	12332319	102933511	RESI HOUSING - FIXED	260	05/04/2011	05-04-11	29	05-08-40	20,500,000.00	20,467,244.96	22,434,603.82	1,967,358.86	10.00
296	11220752	101552527	RESI HOUSING - FIXED	80	07/04/2011	07-04-11	25	07-06-36	3,100,000.00	2,304,900.19	2,324,487.59	19,587.40	10.00
297	11446033	101846368	RESI HOUSING - FIXED	120	22/09/2011	22-09-11	26	22-05-37	961,314.84	749,614.77	756,012.62	6,397.85	10.00
298	12273033	102800149	RESI HOUSING - FIXED	250	21/10/2011	21-10-11	26	21-10-37	5,000,000.00	4,793,289.21	4,834,223.47	40,934.26	10.00
299	11781683	102276688	RESI HOUSING - FIXED	150	07/06/2012	07-06-12	25	07-07-37	1,500,000.00	1,400,335.65	1,412,228.80	11,893.15	10.00
300	10224350	100293796	COMR HOUSING - FLOATING	20	20/01/2012	20-01-12	25	20-03-37	154,100,361.18	144,157,156.07	153,624,961.03	9,467,804.96	9.50
301	12243780	100293093	RESI HOUSING - FIXED	20	23/05/2011	23-05-11	27	23-01-38	11,433,300.00	10,882,615.68	10,975,214.26	92,598.58	10.00
302	10202733	100294279	COMR HOUSING - FLOATING	20	21/06/2012	21-06-12	22	21-09-34	18,000,000.00	17,135,037.54	17,274,546.58	139,509.04	9.50
303	10417057	100300249	SERVICE LOAN - FIXED	20	21/10/2008	21-10-08	23	21-01-32	147,993,000.00	107,763,000.00	182,794,276.24	#####	10.00
304	11238227	101552628	RESI HOUSING - FIXED	80	08/03/2012	08-03-12	25	08-05-37	5,900,000.00	5,638,028.11	5,722,873.18	84,845.07	10.00
305	10501787	100293037	RESI HOUSING - FIXED	20	27/04/2011	27-04-11	27	27-02-38	5,000,000.00	4,770,308.41	4,810,823.24	40,514.83	10.00
306	10059826	100012795	RESI HOUSING - FIXED	10	12/10/2011	12-10-11	26	12-02-38	8,800,000.00	5,596,520.79	5,644,052.78	47,531.99	10.00
307	10204990	100293366	RESI HOUSING - FIXED	20	14/07/2011	14-07-11	27	14-10-38	16,550,000.00	8,781,066.13	8,855,663.55	74,597.42	10.00
308	10204990	100293457	RESI HOUSING - FIXED	20	05/08/2011	05-08-11	27	05-04-38	21,300,000.00	8,776,995.04	8,851,559.15	74,564.11	10.00
309	10320348	100293718	RESI HOUSING - FIXED	20	21/11/2011	21-11-11	27	21-10-38	9,137,000.00	8,661,538.12	8,735,768.97	74,230.85	10.00
310	10208780	100293661	RESI HOUSING - FIXED	20	05/11/2011	05-11-11	27	05-01-39	10,000,000.00	9,673,067.41	9,755,640.84	82,573.43	10.00
311	10208780	100292556	RESI HOUSING - FIXED	20	26/05/2010	26-05-10	27	26-09-37	21,000,000.00	18,824,375.78	18,984,525.44	160,149.66	10.00
312	10478780	100292680	RESI HOUSING - FIXED	20	22/09/2010	22-09-10	28	22-05-38	3,361,619.18	3,178,039.65	3,205,087.03	27,047.38	10.00
313	10019555	100012671	RESI HOUSING - FIXED	10	04/09/2010	04-09-10	25	04-11-35	9,300,000.00	7,245,845.08	7,464,378.34	218,533.26	10.00
314	10551637	100294008	RESI HOUSING - FIXED	20	13/03/2012	13-03-12	27	13-09-38	8,498,000.00	8,123,646.19	8,402,866.16	279,219.97	10.00
315	11028015	101298569	RESI HOUSING - FIXED	60	13/02/2012	13-02-12	25	13-04-37	2,200,000.00	2,096,400.81	2,189,910.89	93,510.08	10.00
316	10410903	100292261	RESI HOUSING - FIXED	20	04/07/2008	04-07-08	21	04-05-29	2,000,000.00	139,067.41	140,248.51	1,181.10	10.00
317	11645696	102106069	RESI HOUSING - FIXED	140	05/04/2006	05-04-06	21	05-08-27	3,100,000.00	2,306,508.07	2,326,101.21	19,593.14	10.00
318	10531111	100293638	RESI HOUSING - FIXED	20	26/10/2011	26-10-11	27	26-03-39	11,184,000.00	11,003,628.53	11,148,316.77	144,688.24	10.00
319	11028297	101298489	RESI HOUSING - FIXED	60	07/06/2011	07-06-11	27	07-12-37	10,000,000.00	9,283,573.81	9,363,127.20	79,553.39	10.00
320	10498253	100293015	RESI HOUSING - FIXED	20	19/04/2011	19-04-11	28	19-02-39	11,000,000.00	10,488,773.35	10,577,882.39	89,109.04	10.00
321	10350282	100292679	RESI HOUSING - FIXED	20	20/09/2010	20-09-10	27	20-07-37	9,000,000.00	8,020,894.76	8,089,023.13	68,128.37	10.00
322	11863330	102362171	RESI HOUSING - FIXED	160	14/08/2013	14-08-13	25	14-02-38	9,432,575.79	8,912,493.47	9,056,584.05	144,090.58	10.00
323	11530548	101927496	RESI HOUSING - FIXED	130	30/04/2014	30-04-14	22	31-03-36	5,450,000.00	4,959,268.58	5,001,540.53	42,271.95	10.00
324	10284581	100294870	RESI HOUSING - FIXED	20	20/08/2014	20-08-14	25	20-02-39	9,001,846.62	8,700,467.75	8,774,362.14	73,894.39	10.00
325	12206306	100293571	RESI HOUSING - FIXED	20	29/09/2011	29-09-11	28	29-05-39	4,256,000.00	3,392,337.99	3,421,178.82	28,840.83	10.00
326	10556001	100294202	RESI HOUSING - FIXED	20	09/04/2012	09-04-12	28	09-11-39	14,390,000.00	14,040,333.01	14,159,611.38	119,278.37	10.00
327	11369340	101745439	RESI HOUSING - FIXED	110	22/04/2006	22-04-06	21	22-04-27	1,600,000.00	765,016.44	771,768.06	6,751.62	10.00
328	10917264	101109323	RESI HOUSING - FIXED	40	11/03/2011	11-03-11	25	11-05-36	2,700,000.00	2,423,862.07	2,444,657.94	20,795.87	10.00
329	11168279	101434365	RESI HOUSING - FIXED	70	05/04/2011	05-04-11	26	05-04-37	1,300,000.00	1,191,870.71	1,202,134.39	10,263.68	10.00
330	11123645	101434218	RESI HOUSING - FIXED	70	04/03/2009	04-03-09	22	04-10-30	1,800,000.00	1,335,050.48	1,349,116.41	14,065.93	10.00
331	11678767	102106490	RESI HOUSING - FIXED	140	24/11/2011	24-11-11	26	24-04-38	4,830,000.00	4,600,372.29	4,664,843.90	64,471.61	10.00
332	12190485	102756596	RESI HOUSING - FIXED	240	12/04/2014	12-04-14	25	12-06-39	3,750,000.00	3,531,191.22	3,583,538.52	52,347.30	10.00
333	10870620	101109345	RESI HOUSING - FIXED	40	21/04/2011	21-04-11	21	21-04-32	2,000,000.00	1,738,191.50	1,752,965.18	14,773.68	10.00

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334	10385884	100294417	COMR HOUSING - FLOATING	20	19/10/2012	19-10-12	21	19-02-34	9,989,000.00	9,679,808.08	9,757,934.56	78,126.48	9.50
335	10399320	100292056	RESI HOUSING - FIXED	20	19/02/2001	19-02-01	24	19-07-25	5,000,000.00	3,001,581.80	3,027,074.65	25,492.85	10.00
336	10517812	100293446	RESI HOUSING - FIXED	20	04/08/2011	04-08-11	26	04-10-37	9,365,000.00	8,626,859.58	8,700,760.95	73,901.37	10.00
337	11130629	101434423	RESI HOUSING - FIXED	70	17/02/2012	17-02-12	27	17-10-38	1,500,000.00	1,408,137.77	1,420,123.35	11,985.58	10.00
338	10014273	100012682	RESI HOUSING - FIXED	10	23/01/2007	23-01-07	22	23-01-29	11,262,259.92	9,219,221.58	9,297,521.69	78,300.11	10.00
339	11906932	102419108	RESI HOUSING - FIXED	170	13/01/2011	13-01-11	25	13-03-36	2,225,000.00	1,339,849.24	1,351,289.21	11,439.97	10.00
340	11530173	101927214	RESI HOUSING - FIXED	130	11/03/2010	11-03-10	27	11-02-37	7,300,000.00	6,811,757.97	6,869,634.63	57,876.66	10.00
341	10541607	100294122	RESI HOUSING - FIXED	20	28/03/2012	28-03-12	27	28-12-38	9,122,000.00	6,963,153.04	7,022,393.84	59,240.80	10.00
342	11452659	101846244	RESI HOUSING - FIXED	120	02/02/2011	02-02-11	25	02-03-36	5,100,000.00	4,800,486.91	7,366,277.79	2,565,790.88	10.00
343	11509731	101927098	RESI HOUSING - FIXED	130	07/10/2009	07-10-09	27	07-02-37	7,400,000.00	7,029,557.50	7,115,768.01	86,210.51	10.00
344	10244333	100012615	RESI HOUSING - FIXED	10	09/01/2006	09-01-06	21	09-06-27	8,500,000.00	6,455,506.27	6,510,333.80	54,827.53	10.00
345	10397356	100292170	HOUSING NON COMM-FLOATING	20	12/04/2006	12-04-06	21	12-06-27	2,300,000.00	1,469,406.58	1,480,053.59	10,647.01	8.46
346	10477141	100294359	RESI HOUSING - FIXED	20	03/10/2012	03-10-12	24	03-02-37	30,408,376.62	13,542,316.08	13,999,862.48	457,546.40	10.00
347	11662247	102106467	RESI HOUSING - FIXED	140	25/08/2011	25-08-11	27	25-03-38	7,100,000.00	6,858,358.93	6,961,305.22	102,946.29	10.00
348	11786885	102276622	RESI HOUSING - FIXED	150	26/07/2011	26-07-11	26	26-07-37	1,800,000.00	1,428,100.42	1,451,366.44	23,266.02	10.00
349	10266902	100293526	RESI HOUSING - FIXED	20	07/09/2011	07-09-11	27	07-10-38	10,000,000.00	8,559,161.31	8,632,493.71	73,332.40	10.00
350	11687705	102106376	RESI HOUSING - FIXED	140	13/12/2010	13-12-10	21	13-02-32	3,780,000.00	2,644,448.33	2,666,936.77	22,488.44	10.00
351	10198395	100294224	RESI HOUSING - FIXED	20	25/04/2012	25-04-12	25	25-04-37	85,110,000.00	64,537,861.32	65,086,301.46	548,440.14	10.00
352	11526349	101927554	RESI HOUSING - FIXED	130	12/06/2014	12-06-14	24	12-04-38	10,090,000.00	9,879,369.69	10,149,276.88	269,907.19	10.00
353	10263593	100294348	RESI HOUSING - FIXED	20	20/09/2012	20-09-12	21	20-01-34	4,044,200.00	3,697,482.61	3,751,329.40	53,846.79	10.00
354	10333153	100293413	RESI HOUSING - FIXED	20	26/07/2011	26-07-11	26	26-11-37	14,731,000.00	14,068,856.07	14,209,849.32	140,993.25	10.00
355	11685265	100292975	RESI HOUSING - FIXED	20	13/04/2011	13-04-11	26	13-10-36	1,500,000.00	1,373,108.31	1,384,770.20	11,661.89	10.00
356	11648007	102106558	RESI HOUSING - FIXED	140	22/03/2012	22-03-12	27	22-10-38	7,500,000.00	7,105,656.41	7,166,114.59	60,458.18	10.00
357	10911295	101109312	RESI HOUSING - FIXED	40	11/03/2011	11-03-11	25	11-05-36	1,200,000.00	916,245.44	924,031.69	7,786.25	10.00
358	12113273	103037309	RESI HOUSING - FIXED	290	05/05/2011	05-05-11	29	05-02-40	2,700,000.00	2,651,454.36	2,694,537.18	43,082.82	10.00
359	11519069	101927441	RESI HOUSING - FIXED	130	07/06/2013	07-06-13	24	07-07-37	9,240,000.00	8,841,119.40	8,936,131.26	95,011.86	10.00
360	10383525	100294440	RESI HOUSING - FIXED	20	01/12/2012	01-12-12	24	01-02-37	3,194,427.05	3,022,033.33	3,047,699.78	25,666.45	10.00
361	10879872	101109301	RESI HOUSING - FIXED	40	24/01/2011	24-01-11	25	24-02-36	900,000.00	762,688.69	775,025.37	12,336.68	10.00
362	10112191	100012875	RESI HOUSING - FIXED	10	06/03/2012	06-03-12	25	06-05-37	2,500,000.00	2,377,331.71	2,408,503.05	31,171.34	10.00
363	11442095	101846153	RESI HOUSING - FIXED	120	04/06/2010	04-06-10	26	04-10-36	2,400,000.00	2,209,652.05	2,245,453.94	35,801.89	10.00
364	11241423	101552549	RESI HOUSING - FIXED	80	16/07/2011	16-07-11	26	16-07-37	5,034,000.00	4,928,583.36	5,024,823.31	96,239.95	10.00
365	11531360	101927087	RESI HOUSING - FIXED	130	06/10/2009	06-10-09	27	06-05-36	6,638,000.00	6,088,014.34	6,139,765.67	51,751.33	10.00



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