

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.03.2015 (Rs.'000)	As at 31.03.2014 (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities	0	0
	(c) Others (to be specified)		
	(i) Housing Loan to staff	1015449	927012
	(ii) Term Loans and loans to state govts for hou fire fighting equipments. Guaranteed by state govts.	816179	1051479
	Unsecured	64499	64499
	TOTAL	1896127	2042990
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	474906	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	425389
	(d) Industrial Undertakings	405772	1051479
	(e) Others (to be specified)		
	(i) Staff	1015449	0
	(ii) Commercial Papers	0	2042990
	TOTAL	1896127	3519858
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1503686	0
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	90577	0
	(bb) Outside India	0	353716
	Provisions	301864	2042990
	TOTAL	1896127	2396706
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	60013	68999
	(b) Long Term	1836114	1973991
	TOTAL	1896127	2042990

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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