

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 31.03.2016 (Rs.'000)	As at 31.03.2015 (Rs.'000)
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	941110	1015448
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	735503	816179
	Unsecured	64299	64499
	<b>TOTAL</b>	<b>1740912</b>	<b>1896127</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	407897	474906
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	391905	405772
	(e) Others (to be specified)		
	(i) Staff	941110	1015448
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1740912</b>	<b>1896127</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1448722	1503685
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	27135	90577
	(bb) Outside India	0	0
	Provisions	265054	301864
	<b>TOTAL</b>	<b>1740912</b>	<b>1896127</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	64485	60013
	(b) Long Term	1676426	1836113
	<b>TOTAL</b>	<b>1740912</b>	<b>1896127</b>

*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.