

FORM NL-13-LOANS SCHEDULE

LOANS		(Rs.'000)	(Rs.'000)
Sl. No.	Particulars	As at 31.12.2016	As at 31.12.2015
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	888374	961281
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	708577	801698
	Unsecured	64299	64299
	TOTAL	1661250	1827279
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	403409	470418
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	369467	395579
	(e) Others (to be specified)		
	(i) Staff	888374	961281
	(ii) Commercial Papers	0	0
	TOTAL	1661250	1827279
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1388582	1531391
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	26926	25687
	(bb) Outside India	0	0
	Provisions	245742	270200
	TOTAL	1661250	1827279
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	64485	66921
	(b) Long Term	1596765	1760357
	TOTAL	1661250	1827279

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.