

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.03.2017	As at 31.03.2016
		(Rs.'000)	(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	896249	941110
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by State Govts.	536412	735503
	Unsecured	64299	64299
	TOTAL	1496960	1740912
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	347100	407897
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	253611	391905
	(e) Others (to be specified)		
	(i) Staff	896249	941110
	(ii) Commercial Papers	0	0
	TOTAL	1496960	1740912
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1255729	1448722
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	11856	27135
	(bb) Outside India	0	0
	Provisions	229375	265054
	TOTAL	1496960	1740912
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	20656	64485
	(b) Long Term	1476304	1676426
	TOTAL	1496960	1740912

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.*