

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.12.2015 (Rs.'000)	As at 31.12.2014 (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	961281	1031980
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	801698	885642
	Unsecured	64299	64499
	TOTAL	1827278	1982121
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	470418	539505
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	395579	410636
	(e) Others (to be specified)		
	(i) Staff	961281	1031980
	(ii) Commercial Papers	0	0
	TOTAL	1827278	1982121
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1531391	1585053
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	25687	64792
	(bb) Outside India	0	0
	Provisions	270200	332276
	TOTAL	1827278	1982121
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	66921	68999
	(b) Long Term	1760358	1913122
	TOTAL	1827279	1982121

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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