

**FORM NL-13-LOANS SCHEDULE**  
**LOANS**

Sl. No.	Particulars	As at 31.03.2018 (Rs.'000)	As at 31.03.2017 (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	1003666	896249
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	385995	536412
	Unsecured	64299	64299
	<b>TOTAL</b>	<b>1453960</b>	<b>1496960</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	294672	347100
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	155622	253611
	(e) Others (to be specified)	0	0
	(i) Staff	1003666	896249
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1453960</b>	<b>1496960</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1310118	1255729
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	452	11856
	(bb) Outside India	0	0
	Provisions	143390	229375
	<b>TOTAL</b>	<b>1453960</b>	<b>1496960</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	54270	20656
	(b) Long Term	1399690	1476304
	<b>TOTAL</b>	<b>1453960</b>	<b>1496960</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.