

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2017 (Rs.'000)	As at 30.06.2016 (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	922925	919236
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	524446	731036
	Unsecured	64299	64299
	TOTAL	1511670	1714571
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	343028	407897
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	245717	387438
	(e) Others (to be specified)		
	(i) Staff	922925	919236
	(ii) Commercial Papers	0	0
	TOTAL	1511670	1714571
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1278333	1426006
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	11786	27065
	(bb) Outside India	0	0
	Provisions	221551	261500
	TOTAL	1511670	1714571
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	1000	64485
	(b) Long Term	1510670	1650086
	TOTAL	1511670	1714571

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.