

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 31.12.2017 (Rs.'000)	As at 31.12.2016 (Rs.'000)
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	956256	888373
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	442685	708577
	Unsecured	64300	64299
	<b>TOTAL</b>	<b>1463241</b>	<b>1661249</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	338485	403409
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	168500	369467
	(e) Others (to be specified)	0	0
	(i) Staff	956256	888373
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1463241</b>	<b>1661249</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1306731	1388581
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions	0	0
	(aa) In India	11717	26926
	(bb) Outside India	0	0
	Provisions	144793	245742
	<b>TOTAL</b>	<b>1463241</b>	<b>1661249</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	61577	64485
	(b) Long Term	1401664	1596764
	<b>TOTAL</b>	<b>1463241</b>	<b>1661249</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.