

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2019 (Rs.'000)	As at 30.06.2018 (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)	1052009	1015120
	(i) Housing Loan to staff	320590	377002
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.		
	Unsecured	64299	64299
	TOTAL	1436898	1456421
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	233908	287204
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	150981	154097
	(e) Others (to be specified)	0	0
	(i) Staff	1052009	1015120
	(ii) Commercial Papers	0	0
	TOTAL	1436898	1456421
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1294338	1313861
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	142560	142560
	TOTAL	1436898	1456421
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	48920	54318
	(b) Long Term	1387978	1402103
	TOTAL	1436898	1456421

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.