

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2018 (Rs.'000)	As at 30.06.2017 (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	1015120	922925
	(ii) Term Loans and loans to state govts. for housing & fire fighting equipments. Guaranteed by State Govts.	377002	524446
	Unsecured	64299	64299
	TOTAL	1456421	1511670
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	287204	343028
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	154097	245717
	(e) Others (to be specified)	0	0
	(i) Staff	1015120	922925
	(ii) Commercial Papers	0	0
	TOTAL	1456421	1511670
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1313861	1278333
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	11786
	(bb) Outside India	0	0
	Provisions	142560	221551
	TOTAL	1456421	1511670
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	54318	1000
	(b) Long Term	1402103	1510670
	TOTAL	1456421	1511670

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.