

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

Sl. No.	Particulars	As at 30.09.2019 (Rs.'000)	As at 30.09.2018 (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)	1077350	1008768
	(i) Housing Loan to staff	315453	371767
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.		
	Unsecured	64299	64299
	<b>TOTAL</b>	<b>1457102</b>	<b>1444834</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	229420	282716
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	150332	153350
	(e) Others (to be specified)	0	0
	(i) Staff	1077350	1008768
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1457102</b>	<b>1444834</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1314542	1302274
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	142560	142560
	<b>TOTAL</b>	<b>1457102</b>	<b>1444834</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	48920	53296
	(b) Long Term	1408182	1391538
	<b>TOTAL</b>	<b>1457102</b>	<b>1444834</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.