

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.12.2019 (Rs.'000)	As at 31.12.2018 (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)	0	0
	(i) Housing Loan to staff	1104023	1032727
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	314674	371767
	Unsecured	64299	64299
	TOTAL	1482996	1468793
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	229420	282716
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	149553	153350
	(e) Others (to be specified)	0	0
	(i) Staff	1104023	1032727
	(ii) Commercial Papers	0	0
	TOTAL	1482996	1468793
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1340436	1326233
	(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	1482996	1468793
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	48920	54172
	(b) Long Term	1434076	1414621
	TOTAL	1482996	1468793

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.