

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

| Sl. No. | Particulars   | As at 30.06.2020<br>(Rs.'000) | As at 30.06.2019<br>(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)  | 0                             | 0                             |
|         | (i) Housing Loan to staff   | 1123714                       | 1052009                       |
|         | (ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts. | 268685                        | 320590                        |
|         | Unsecured   | 64299                         | 64299                         |
|         | <b>TOTAL</b>  | <b>1456698</b>                | <b>1436898</b>                |
| 2       | <b>BORROWER-WISE CLASSIFICATION</b>   |                               |                               |
|         | (a) Central and State Governments   | 184988                        | 233908                        |
|         | (b) Banks and Financial Institutions  | 0                             | 0                             |
|         | (c) Subsidiaries  | 0                             | 0                             |
|         | (d) Industrial Undertakings   | 147996                        | 150981                        |
|         | (e) Others (to be specified)  | 0                             | 0                             |
|         | (i) Staff   | 1123714                       | 1052009                       |
|         | (ii) Commercial Papers  | 0                             | 0                             |
|         | <b>TOTAL</b>  | <b>1456698</b>                | <b>1436898</b>                |
| 3       | <b>PERFORMANCE-WISE CLASSIFICATION</b>  |                               |                               |
|         | (a) Loans classified as standard  |                               |                               |
|         | (aa) In India   | 1314138                       | 1294338                       |
|         | (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>1456698</b>                | <b>1436898</b>                |
| 4       | <b>MATURITY-WISE CLASSIFICATION</b>   |                               |                               |
|         | (a) Short Term  | 45520                         | 48920                         |
|         | (b) Long Term   | 1411178                       | 1387978                       |
|         | <b>TOTAL</b>  | <b>1456698</b>                | <b>1436898</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.