

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.09.2020 (Rs.'000)	As at 30.09.2019 (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	1108872	1077350
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	263612	315453
	Unsecured	64299	64299
	TOTAL	1436783	1457102
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	180500	229420
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	147411	150332
	(e) Others (to be specified)	0	0
	(i) Staff	1108872	1077350
	(ii) Commercial Papers	0	0
	TOTAL	1436783	1457102
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1294223	1314542
	(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	1436783	1457102
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	45520	48920
	(b) Long Term	1391263	1408182
	TOTAL	1436783	1457102

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.