

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.03.2021 (Rs.'000)	As at 31.03.2020 (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	1151136	1114686
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	220406	268685
	Unsecured	64299	64299
	TOTAL	1435841	1447670
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	139468	184988
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	145237	147996
	(e) Others (to be specified)	0	0
	(i) Staff	1151136	1114686
	(ii) Commercial Papers	0	0
	TOTAL	1435841	1447670
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1293281	1305110
	(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	1435841	1447670
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	41020	45520
	(b) Long Term	1394821	1402150
	TOTAL	1435841	1447670

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.

