

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 30.09.2018 (Rs.'000)	As at 30.09.2017 (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)		
	(i) Housing Loan to staff	1008768	940803
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	371767	442936
	Unsecured	64299	64299
	<b>TOTAL</b>	<b>1444834</b>	<b>1448039</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	282716	338540
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	153350	168695
	(e) Others (to be specified)	0	0
	(i) Staff	1008768	940803
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1444834</b>	<b>1448039</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1302274	1291529
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	11716
	(bb) Outside India	0	0
	Provisions	142560	144793
	<b>TOTAL</b>	<b>1444834</b>	<b>1448038</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	53296	56700
	(b) Long Term	1391538	1391338
	<b>TOTAL</b>	<b>1444834</b>	<b>1448038</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.*