

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.12.2018 (Rs.'000)	As at 31.12.2017 (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)	1032727	956256
	(i) Housing Loan to staff	371767	442685
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.		
	Unsecured	64299	64300
	TOTAL	1468793	1463241
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	282716	338485
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	153350	168500
	(e) Others (to be specified)	0	0
	(i) Staff	1032727	956256
	(ii) Commercial Papers	0	0
	TOTAL	1468793	1463241
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1326233	1306731
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	11717
	(bb) Outside India	0	0
	Provisions	142560	144793
	TOTAL	1468793	1463241
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	54172	61577
	(b) Long Term	1414621	1401664
	TOTAL	1468793	1463241

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.