

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.09.2015 (Rs.'000)	As at 30.09.2014 (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	982088	1039258
	(ii) Term Loans and loans to state govts for housing fire fighting equipments. Guaranteed by state govts.	813074	896856
	Unsecured	64299	64499
	TOTAL	1859461	2000613
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	474906	546719
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	402467	414636
	(e) Others (to be specified)		
	(i) Staff	982088	1039258
	(ii) Commercial Papers	0	0
	TOTAL	1859461	2000613
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1556686	1592331
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	25718	64792
	(bb) Outside India	0	0
	Provisions	277057	343490
	TOTAL	1859461	2000613
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	66921	68999
	(b) Long Term	1792541	1931614
	TOTAL	1859462	2000613

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.