

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 31.03.2020 (Rs.'000)	As at 31.03.2019 (Rs.'000)
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	1114686	1031025
	(ii) Term Loans and loans to state govts for housing & fire fighting equipments. Guaranteed by state govts.	268685	321888
	Unsecured	64299	64299
	<b>TOTAL</b>	<b>1447670</b>	<b>1417212</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	184988	233907
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	147996	152280
	(e) Others (to be specified)	0	0
	(i) Staff	1114686	1031025
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>1447670</b>	<b>1417212</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1305110	1274652
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	142560	142560
	<b>TOTAL</b>	<b>1447670</b>	<b>1417212</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	45520	58809
	(b) Long Term	1402150	1358403
	<b>TOTAL</b>	<b>1447670</b>	<b>1417212</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.