

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2014	As at 30.06.2013
		(Rs.'000)	(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) Against Hypothecation of company assets	911491	993488
	(ii) Housing loan to staff	1043343	1028447
	Unsecured	64499	64499
	TOTAL	2019333	2086434
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	551208	623562
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	424782	434425
	(e) Others (to be specified)		
	(i) Staff	1043343	1028447
	(ii) Commercial Papers	0	0
	TOTAL	2019333	2086434
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1601294	1731838
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	64930	0
	(bb) Outside India	0	0
	Provisions	353109	354596
	TOTAL	2019333	2086434
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	68999	85167
	(b) Long Term	1950334	2001267
	TOTAL	2019333	2086434

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.

1. Provision for Rs.2627.36 Lacs against hypothecation of assets is grouped under Provision for bad and doubtful debts in Sch. 14

2. Provision for Rs 644.99 Lacs against unsecured loans is grouped under Provision for bad and doubtful debts in Schedule-14

3. Provision for Rs 22.32 Lacs against standard assets is grouped under Provision on standard assets in Schedule-14