

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2011 (Rs.'000)	As at 30.06.2010 (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	1494735	1780392
	(ii) Housing loan to staff	1099223	1202435
	Unsecured	80499	80499
	TOTAL	2674457	3063326
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	774177	850933
	(b) Banks and Financial Institutions	33667	78333
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	767390	931625
	(e) Others (to be specified)		
	(i) Staff	1099223	1202435
	(ii) Commercial Papers	0	0
	TOTAL	2674457	3063326
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1916040	2142464
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	758417	920862
	TOTAL	2674457	3063326
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	99060	126263
	(b) Long Term	2575397	2937063
	TOTAL	2674457	3063326

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.

