

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 31.03.2014 (Rs.'000)	As at 31.03.2013 (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	927012	1005943
	(ii) Housing loan to staff	1051479	1047037
	Unsecured	64499	64499
	<b>TOTAL</b>	<b>2042990</b>	<b>2117479</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	566122	627769
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	425389	442673
	(e) Others (to be specified)		
	(i) Staff	1051479	1047037
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>2042990</b>	<b>2117479</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1624344	1762883
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	64931	0
	(bb) Outside India	0	0
	Provisions	0	354596
	<b>TOTAL</b>	<b>1689275</b>	<b>2117479</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	68999	87024
	(b) Long Term	1973991	2030455
	<b>TOTAL</b>	<b>2042990</b>	<b>2117479</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 purpose 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.