

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.09.2011 (Rs.'000)	As at 30.09.2010 (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	1289612	1764137
	(ii) Housing loan to staff	1081358	1163712
	Unsecured	75099	80499
	TOTAL	2446069	3008348
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	773511	850933
	(b) Banks and Financial Institutions	30000	74667
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	561200	919036
	(e) Others (to be specified)		
	(i) Staff	1081358	1163712
	(ii) Commercial Papers	0	0
	TOTAL	2446069	3008348
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1893504	2104270
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	552565	904078
	TOTAL	2446069	3008348
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	94727	122830
	(b) Long Term	2351342	2885518
	TOTAL	2446069	3008348

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.

