

**NL-13 LOANS SCHEDULE**

Particulars	30.09.2011	30.09.2010
	(Rs.'000)	(Rs.'000)
SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	340864	525666
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities		
(c) Others (to be specified) (Government guaranteed bonds)	3219979	3567841
Unsecured	261355	287498
TOTAL	3822198	4381005
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	1608223	1765749
(b) Banks and Financial Institutions	0	0
(c) Subsidiaries	0	0
(d) Industrial Undertakings	602219	813164
(e) Others (to be specified)		
- Loans to HUDCO	30667	98666
- Employees Housing Loan	1581089	1703426
TOTAL	3822198	4381005
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	3391094	3721823
(bb) Outside India		
(b) Non-performing loans less provisions		
(aa) In India	23618	20622
(bb) Outside India		
Provisions	407486	638560
TOTAL	3822198	4381005
MATURITY-WISE CLASSIFICATION		
(a) Short Term	75659	234591
(b) Long Term	3746539	4146414
TOTAL	3822198	4381005