

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	31.03.2007	31.03.2006
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	627686	680831
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	4082864	4262913
	Unsecured	1156939	1354630
	TOTAL	5867489	6298374
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	2040669	2164825
	(b) Banks and Financial Institutions	75000	75000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	1162730	1240795
	(e) Others (to be specified)		
	- Loans to HUDCO	543334	719667
	- Employees Housing Loan	2045756	2097947
	TOTAL	5867489	6298234
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	4934776	5377147
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	231672	228282
	(bb) Outside India		
	Provisions	701041	692805
	TOTAL	5867489	6298234

4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	38035	7696
	(b) Long Term	5829454	6290538
	TOTAL	5867489	6298234

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.