

**FORM NL-13-LOANS SCHEDULE
LOANS**

	Particulars	31.03.2008	31.03.2007
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	580370	627686
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	4053520	4082864
	Unsecured	974051	1156939
	TOTAL	5607941	5867489
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	2080576	2040669
	(b) Banks and Financial Institutions	75000	75000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	1108421	1162730
	(e) Others (to be specified)		
	- Loans to HUDCO	371000	543334
	- Employees Housing Loan	1972944	2045756
	TOTAL	5607941	5867489
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	4721872	4934776
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	159390	231672
	(bb) Outside India		
	Provisions	726679	701041
	TOTAL	5607941	5867489
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	65338	38035
	(b) Long Term	5542603	5829454
	TOTAL	5607941	5867489

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.