

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	31.03.2010	31.03.2009
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	534445	551100
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	3630519	3794110
	Unsecured	370685	696209
	TOTAL	4535649	5041419
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1768034	1915568
	(b) Banks and Financial Institutions	75000	75000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	830130	966976
	(e) Others (to be specified)		
	- Loans to HUDCO	100000	205333
	- Employees Housing Loan	1762485	1878542
	TOTAL	4535649	5041419
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3863468	4251896
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	20623	104999
	(bb) Outside India		
	Provisions	651558	684524
	TOTAL	4535649	5041419
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	25849	43804
	(b) Long Term	4509800	4997615
	TOTAL	4535649	5041419

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.