

NL_13 Loans Schedule

Particulars	30.06.2010 (Rs.'000)	30.06.2009 (Rs.'000)
SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	547373	547373
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities		
(c) Others (to be specified) (Government guaranteed bonds)	3506666	2543201
Unsecured	368690	1912780
TOTAL	4422729	5003354
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	1765748	1912780
(b) Banks and Financial Institutions	0	75000
(c) Subsidiaries	0	
(d) Industrial Undertakings	816063	962684
(e) Others (to be specified)		
- Loans to HUDCO	100000	205333
- Employees Housing Loan	1740918	1847557
TOTAL	4422729	5003354
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	2154723	4220911
(bb) Outside India		
(b) Non-performing loans less provisions		
(aa) In India	1567078	97919
(bb) Outside India		
Provisions	700928	684524
TOTAL	4422729	5003354
MATURITY-WISE CLASSIFICATION		
(a) Short Term	25849	43804
(b) Long Term	4396880	4959550
TOTAL	4422729	5003354

(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 co.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed