

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

	Particulars	31.12.2010	31.12.2009
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	2184414	2344989
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	1857081	2114698
	Unsecured	285322	486121
	TOTAL	4326817	4945808
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1758414	1910698
	(b) Banks and Financial Institutions	0	75000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	797750	953825
	(e) Others (to be specified)		
	- Loans to HUDCO	98667	204000
	- Employees Housing Loan	1671986	1802285
	TOTAL	4326817	4945808
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3677585	4158191
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	20623	22980
	(bb) Outside India		
	Provisions	628609	764637
	TOTAL	4326817	4945808
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	229072	375473
	(b) Long Term	4097745	4570335
	TOTAL	4326817	4945808

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.