

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

| Sl. No. | Particulars                                 | As at 31.12.2011<br>(Rs.'000) | As at 31.12.2010<br>(Rs.'000) |
|---------|---|-------------------------------|-------------------------------|
| 1       | <b>SECURITY-WISE CLASSIFICATION</b>         |                               |                               |
|         | Secured                                     |                               |                               |
|         | (a) On mortgage of property                 |                               |                               |
|         | (aa) In India                               | 0                             | 0                             |
|         | (bb) Outside India                          | 0                             | 0                             |
|         | (b) On Shares, Bonds, Govt. Securities      | 0                             | 0                             |
|         | (c) Others (to be specified)                |                               |                               |
|         | (i) Against Hypothecation of company assets | 1265538                       | 1735563                       |
|         | (ii) Housing loan to staff                  | 1055100                       | 1137475                       |
|         | Unsecured                                   | 64499                         | 80499                         |
|         | <b>TOTAL</b>                                | <b>2385137</b>                | <b>2953537</b>                |
| 2       | <b>BORROWER-WISE CLASSIFICATION</b>         |                               |                               |
|         | (a) Central and State Governments           | 767071                        | 843473                        |
|         | (b) Banks and Financial Institutions        | 30000                         | 74667                         |
|         | (c) Subsidiaries                            | 0                             | 0                             |
|         | (d) Industrial Undertakings                 | 532966                        | 897922                        |
|         | (e) Others (to be specified)                |                               |                               |
|         | (i) Staff                                   | 1055100                       | 1137475                       |
|         | (ii) Commercial Papers                      | 0                             | 0                             |
|         | <b>TOTAL</b>                                | <b>2385137</b>                | <b>2953537</b>                |
| 3       | <b>PERFORMANCE-WISE CLASSIFICATION</b>      |                               |                               |
|         | (a) Loans classified as standard            |                               |                               |
|         | (aa) In India                               | 1860618                       | 2071193                       |
|         | (bb) Outside India                          | 0                             | 0                             |
|         | (b) Non-performing loans less provisions    |                               |                               |
|         | (aa) In India                               | 0                             | 0                             |
|         | (bb) Outside India                          | 0                             | 0                             |
|         | Provisions                                  | 524519                        | 882344                        |
|         | <b>TOTAL</b>                                | <b>2385137</b>                | <b>2953537</b>                |
| 4       | <b>MATURITY-WISE CLASSIFICATION</b>         |                               |                               |
|         | (a) Short Term                              | 94407                         | 122510                        |
|         | (b) Long Term                               | 2290730                       | 2831027                       |
|         | <b>TOTAL</b>                                | <b>2385137</b>                | <b>2953537</b>                |

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.

Notes:

- 1 Provision for Rs.4330.98 lacs against hypothecation of assets is grouped under Provision for bad and
- 2 Provision for Rs 644.99 lacs against unsecured loans is grouped under Provision for bad and doubtful
- 3 Provision for Rs 32.22 lacs against standard assets is grouped under Provision on standard assets in
- 4 Provision of Rs. 269.21 lacs against Loans is grouped under Interest Suspense in Schedule 14.