

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 31.12.2012 (Rs.'000)	As at 31.12.2011 (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	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	1099934	1265538
	(ii) Housing loan to staff	1024185	1055100
	Unsecured	64499	64499
	<b>TOTAL</b>	<b>2188618</b>	<b>2385137</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	692397	767071
	(b) Banks and Financial Institutions	10000	30000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	462036	532966
	(e) Others (to be specified)		
	(i) Staff	1024185	1055100
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>2188618</b>	<b>2385137</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1818455	1860618
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	370163	524519
	<b>TOTAL</b>	<b>2188618</b>	<b>2385137</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	99024	94407
	(b) Long Term	2089594	2290730
	<b>TOTAL</b>	<b>2188618</b>	<b>2385137</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.*