

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.03.2013 (Rs.'000)	As at 31.03.2012 (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	1005943	1151686
	(ii) Housing loan to staff	1047037	1042380
	Unsecured	64499	64499
	TOTAL	2117479	2258565
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	627769	702048
	(b) Banks and Financial Institutions	0	10000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	442673	504137
	(e) Others (to be specified)		
	(i) Staff	1047037	1042380
	(ii) Commercial Papers	0	0
	TOTAL	2117479	2258565
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1762883	1849108
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	354596	409457
	TOTAL	2117479	2258565
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	87024	90494
	(b) Long Term	2030455	2168071
	TOTAL	2117479	2258565

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.