

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.03.2012 (Rs.'000)	As at 31.03.2011 (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	1151686	1534112
	(ii) Housing loan to staff	1042380	1126753
	Unsecured	64499	80499
	TOTAL	2258565	2741364
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	702048	802510
	(b) Banks and Financial Institutions	10000	33667
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	504137	778434
	(e) Others (to be specified)		
	(i) Staff	1042380	1126753
	(ii) Commercial Papers	0	0
	TOTAL	2258565	2741364
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1849108	1972072
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	409457	769292
	TOTAL	2258565	2741364
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	90494	99060
	(b) Long Term	2168071	2642304
	TOTAL	2258565	2741364

Notes:

1. Provision for Rs.3180.37 lacs against hypothecation of assets is grouped under Provision for Bad & Doubtful debts in NL 18.
2. Provision for Rs.644.99 lacs against unsecured loans is grouped under Provision for Bad & Doubtful debts in NL 18.
3. Provision for Rs.32.27 lacs against standard assets is grouped under Provision on Standard Assets in NL 18.
4. Provision of Rs.269.21 lacs against loans is grouped under Interest Suspense in NL 18.