

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 30.06.2015 (Rs.'000)	As at 30.06.2014 (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) Housing Loan to staff	994146	1043343
	(ii) Term Loans and loans to state govts for hou fire fighting equipments. Guaranteed by state govts.	818758	0
	Unsecured	64499	0
	<b>TOTAL</b>	<b>1877403</b>	<b>1043343</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	474907	0
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	424782
	(d) Industrial Undertakings	408350	1043343
	(e) Others (to be specified)		
	(i) Staff	994146	0
	(ii) Commercial Papers	0	2019333
	<b>TOTAL</b>	<b>1877403</b>	<b>3487458</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1568745	0
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	25749	0
	(bb) Outside India	0	353109
	Provisions	282909	2019333
	<b>TOTAL</b>	<b>1877403</b>	<b>2372442</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	60013	68999
	(b) Long Term	1817390	1950334
	<b>TOTAL</b>	<b>1877403</b>	<b>2019333</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.*