

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 30.09.2014 (Rs.'000)	As at 30.09.2013 (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	896856	990391
	(ii) Housing loan to staff	1039258	1009960
	Unsecured	64499	64500
	<b>TOTAL</b>	<b>2000613</b>	<b>2064851</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	546719	623562
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	414636	431329
	(e) Others (to be specified)		
	(i) Staff	1039258	1009960
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>2000613</b>	<b>2064851</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1592331	1640177
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	64792	64931
	(bb) Outside India	0	0
	Provisions	343490	359743
	<b>TOTAL</b>	<b>2000613</b>	<b>2064851</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	68999	72267
	(b) Long Term	1931614	1992584
	<b>TOTAL</b>	<b>2000613</b>	<b>2064851</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.*