

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 30.06.2013 (Rs.'000)	As at 30.06.2012 (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	993488	1142626
	(ii) Housing loan to staff	1028447	1011133
	Unsecured	64499	64499
	TOTAL	2086434	2218258
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	623562	698377
	(b) Banks and Financial Institutions	0	10000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	434425	498748
	(e) Others (to be specified)		
	(i) Staff	1028447	1011133
	(ii) Commercial Papers	0	0
	TOTAL	2086434	2218258
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1731838	1814189
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	354596	404069
	TOTAL	2086434	2218258
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	85167	90494
	(b) Long Term	2001267	2127764
	TOTAL	2086434	2218258

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.