

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 30.09.2013 (Rs.'000)	As at 30.09.2012 (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	990391	1139708
	(ii) Housing loan to staff	1009960	1005525
	Unsecured	64500	64499
	<b>TOTAL</b>	<b>2064851</b>	<b>2209732</b>
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	431329	495830
	(e) Others (to be specified)		
	(i) Staff	1009960	1005525
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>2064851</b>	<b>2209732</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1640177	1808581
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	64931	0
	(bb) Outside India	0	0
	Provisions	359743	401151
	<b>TOTAL</b>	<b>2064851</b>	<b>2209732</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	72267	105803
	(b) Long Term	1992584	2103929
	<b>TOTAL</b>	<b>2064851</b>	<b>2209732</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.