

FORM NL-13-LOANS SCHEDULE

LOANS

Sl. No.	Particulars	As at 31.12.2013 (Rs.'000)	As at 31.12.2012 (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	983038	1099934
	(ii) Housing loan to staff	1023669	1024185
	Unsecured	64499	64499
	TOTAL	2071206	2188618
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	618046	692397
	(b) Banks and Financial Institutions	0	10000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	429491	462036
	(e) Others (to be specified)		
	(i) Staff	1023669	1024185
	(ii) Commercial Papers	0	0
	TOTAL	2071206	2188618
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1648370	1818455
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	64930	0
	(bb) Outside India	0	0
	Provisions	357906	370163
	TOTAL	2071206	2188618
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	71095	99024
	(b) Long Term	2000111	2089594
	TOTAL	2071206	2188618

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.