

**FORM NL-13-LOANS SCHEDULE**

**LOANS**

Sl. No.	Particulars	As at 30.09.2012 (Rs.'000)	As at 30.09.2011 (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	1139708	1289612
	(ii) Housing loan to staff	1005525	1081358
	Unsecured	64499	75099
	<b>TOTAL</b>	<b>2209732</b>	<b>2446069</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	698377	773511
	(b) Banks and Financial Institutions	10000	30000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	495830	561200
	(e) Others (to be specified)		
	(i) Staff	1005525	1081358
	(ii) Commercial Papers	0	0
	<b>TOTAL</b>	<b>2209732</b>	<b>2446069</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1808581	1893504
	(bb) Outside India	0	0
	(b) Non-performing loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provisions	401151	552565
	<b>TOTAL</b>	<b>2209732</b>	<b>2446069</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	105803	94727
	(b) Long Term	2103929	2351342
	<b>TOTAL</b>	<b>2209732</b>	<b>2446069</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.

