

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	31.03.2009	31.03.2008
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	551100	580370
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	3794110	4053520
	Unsecured	696209	974051
	TOTAL	5041419	5607941
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1915568	2080576
	(b) Banks and Financial Institutions	75000	75000
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	966976	1108421
	(e) Others (to be specified)		
	- Loans to HUDCO	205333	371000
	- Employees Housing Loan	1878542	1972944
	TOTAL	5041419	5607941
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	4251896	4721872
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	104999	159390
	(bb) Outside India		
	Provisions	684524	726679
	TOTAL	5041419	5607941
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	43804	65338
	(b) Long Term	4997615	5542603
	TOTAL	5041419	5607941

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.