FORM NL-13-LOANS SCHEDULE LOANS

Particulars	As at 31.03.2010	As at 31.03.2009
	(Rs.'000).	(Rs.'000).
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India		
(bb) Outside India		
(b) On Shares, Bonds, Govt. Securities		
(c) Others (to be specified)		
Unsecured		
TOTAL		
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments		
(b) Banks and Financial Institutions		
(c) Subsidiaries		
(d) Industrial Undertakings		
(e) Others (to be specified)		
TOTAL		
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India		
(bb) Outside India		
(b) Non-performing loans less provisions		
(aa) In India		
(bb) Outside India		
TOTAL		
4 MATURITY-WISE CLASSIFICATION		
(a) Short Term		
(b) Long Term		
TOTAL		

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.