

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	31.03.2006	31.03.2005
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	680831	1037837
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	4262913	4449609
	Unsecured	1354630	1542461
	TOTAL	6298374	7029907
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	2164825	2312560
	(b) Banks and Financial Institutions	75000	75000
	(c) Subsidiaries		
	(d) Industrial Undertakings	1240795	1604497
	(e) Others (to be specified)		
	- Loans to HUDCO	719667	900800
	- Employees Housing Loan	2097947	2137050
	TOTAL	6298234	7029907
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	5377147	5802304
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	228282	471903
	(bb) Outside India		
	Provisions	692805	755700
	TOTAL	6298234	7029907
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	7696	20274
	(b) Long Term	6290538	7009633
	TOTAL	6298234	7029907

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.