

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.03.10**

	<b>Particulars</b>	<b>AS AT 31st MARCH, 2010</b>	<b>AS AT 31st MARCH, 2009 FOR THE CORRESPONDING PREVIOUS YEAR</b>
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	243026844	227692075
	(bb) Outside India	344712	400743
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	377083425	339700758
	(d) Others	175618813	187292151
	Unsecured	56033897	72917577
	Provision for Doubtful Debts	(22136817)	(33232149)
	<b>TOTAL</b>	<b>829970874</b>	<b>794771155</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	73328439	130405612
	(b) Banks and Financial Institutions	29840991	45482385
	(c) Subsidiaries	0	0
	(d) Companies	118889990	84993918
	(e) Loans against policies	377083425	339700758
	(f) Others		
	Mortgage Property	16474709	16777310
	Municipalities	1490431	1618448
	Zilla Parishads	0	1025
	State Electricity Boards	135728114	87975140
	State Road Transport Corporation	1474231	1436475
	Co-operative Industrial Estates	4842	5959
	Sugar Co-operatives	4336	4336
	Housing Co-op Societies	10630557	13982466
	Irrigation Sector	21471147	23192366
	WSB, SFC, PTR, OTH, LDB Etc	65685521	82426150
	ANF Advances	720	720
	Loans on Personal Security	0	236
	Other Loans	238	0
	Provision for bad and doubtful debts	(22136817)	(33232149)
	<b>TOTAL</b>	<b>829970874</b>	<b>794771155</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	830690650	790194189
	(bb) Outside India	1064057	1172874
	Provision for Standard Loans	(4966058)	(4711459)
	(b) Non-standard loans less provisions		
	(aa) In India	20352984	36636241
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(17170759)	(28520690)
	<b>TOTAL</b>	<b>829970874</b>	<b>794771155</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	18136668	10206984
	(b) Long Term	811834206	784564171
	<b>TOTAL</b>	<b>829970874</b>	<b>794771155</b>

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of the 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 assets of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.



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