

FORM L-15-LOANS SCHEDULE

LOANS : 31.03.08

	Particulars	AS AT 31st MARCH, 2008	AS AT 31st MARCH, 2007 FOR THE CORRESPONDING PREVIOUS YEAR
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	200451432	162849274
	(bb) Outside India	440956	431615
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	293051938	230221625
	(d) Others	189142825	184882845
	Unsecured	79707903	81754293
	Provision for Doubtful Debts	(30659434)	(29324412)
	TOTAL	732135620	630815240
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	136714098	64167662
	(b) Banks and Financial Institutions	49248748	1000000
	(c) Subsidiaries	0	0
	(d) Companies	72477192	145205062
	(e) Loans against policies	293051938	230221625
	(f) Others	211303078	219545303
	Provision for bad and doubtful debts	(30659434)	(29324412)
	TOTAL	732135620	630815240
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	715731305	617688869
	(bb) Outside India	1132910	1070407
	(b) Non-standard loans less provisions		
	(aa) In India	15271405	12055964
	(bb) Outside India	0	0
	TOTAL	732135620	630815240
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	11117024	8158582
	(b) Long Term	721018596	622656658
	TOTAL	732135620	630815240

Notes:

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

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