

FORM L-15-LOANS SCHEDULE
LOANS : 31.03.06

	Particulars	AS AT 31st MARCH, 2006	AS AT 31st MARCH, 2005 FOR THE CORRESPONDING PREVIOUS YEAR
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	149796221	141038139
	(bb) Outside India	512128	433196
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	188193467	151420630
	(d) Others	186333175	192836331
	Unsecured	51692186	57802150
	Provision for Doubtful Debts	(25283381)	(23611191)
	TOTAL	551243796	519919255
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	54586256	52432208
	(b) Banks and Financial Institutions	1000000	1000000
	(c) Subsidiaries	0	0
	(d) Companies	111492669	98625021
	(e) Loans against policies	188193467	151420630
	(f) Others	221254785	240052587
	Provision for bad and doubtful debts	(25283381)	(23611191)
	TOTAL	551243796	519919255
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	547520343	517303952
	(bb) Outside India	1177775	1141675
	(b) Non-standard loans less provisions		
	(aa) In India	2545678	1473628
	(bb) Outside India	0	1
	TOTAL	551243796	519919256
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	7596295	12912535
	(b) Long Term	543647501	507006720
	TOTAL	551243796	519919255

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.

