

SCHEDULE - 3		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
LOANS - IN INDIA		
SECURED LOANS		
(Secured by first floating charge on all the assets of the Company, ranking pari-passu inter se).		
(A) TAXABLE AND TAX- FREE SECURED,REDEEMABLE NON-CONVERTIBLE, NON-CUMMULATIVE IRFC RAILWAY BONDS OF Rs. 10,00,000/- EACH (IF NOT OTHERWISE SPECIFIED) ISSUED ON PRIVATE PLACEMENT BASIS FOR CASH AT PAR*		
TWELVETH SERIES		
10.5% Tax free Bonds of Rs. 1000/- each - B Series		
- Redeemable on 30.03.2008	6050.75	6050.75
10% Taxable - CC Series		
- Redeemable in 10 equal yearly instalments of Rs. 2000 Lacs each starting from 31.03.2004	12000.00	14000.00
	18050.75	20050.75
THIRTEENTH SERIES - 10.5% Tax free		
- Redeemable on 03-09-2008	25500.00	25500.00
10.5% Tax free - A Series		
- Redeemable on 30.03.2009	200.00	200.00
10% Taxable - AA Series		
- Redeemable in 15 equal yearly instalments of Rs.1333.33 lacs starting from 31.03.2000	9333.36	10666.69
	35033.36	36366.69
FOURTEENTH SERIES - 10.75% Taxable		
- Redeemable on 09.04.2006	-	5000.00
FIFTEENTH SERIES - 12.90% Taxable		
"G" Series-Redeemable on 22.6.2006	-	1000.00
"H" Series-Redeemable on 22.6.2007	1000.00	1000.00
"I" Series-Redeemable on 22.6.2008	1000.00	1000.00
"J" Series-Redeemable on 22.6.2009	1000.00	1000.00
"K" Series-Redeemable on 22.6.2010	1000.00	1000.00
"L" Series-Redeemable on 22.6.2011	1000.00	1000.00
"M" Series-Redeemable on 22.6.2012	1000.00	1000.00
"N" Series-Redeemable on 22.6.2013	1000.00	1000.00
"O" Series-Redeemable on 22.6.2014	1000.00	1000.00
	8000.00	9000.00
SIXTEENTH SERIES- 12.80% Taxable		
"G" Series-Redeemable on 15.7.2006	-	1000.00
"H" Series-Redeemable on 15.7.2007	1000.00	1000.00
"I" Series-Redeemable on 15.7.2008	1000.00	1000.00
"J" Series-Redeemable on 15.7.2009	1000.00	1000.00
"K" Series-Redeemable on 15.7.2010	1000.00	1000.00
"L" Series-Redeemable on 15.7.2011	1000.00	1000.00
"M" Series-Redeemable on 15.7.2012	1000.00	1000.00
"N" Series-Redeemable on 15.7.2013	1000.00	1000.00
"O" Series-Redeemable on 15.7.2014	1000.00	1000.00
	8000.00	9000.00

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
SEVENTEENTH SERIES- 9% Tax free -Redeemable on 28.2.2015	20000.00	20000.00
TWENTY FIRST SERIES- 11.40% Taxable -Redeemable on 27-07-2010	500.00	500.00
TWENTY SECOND SERIES- 11.50% Taxable - Redeemable in 14 yearly instalments starting from 28.07.2002	650.00	720.00
TWENTYSIXTH SERIES- 7.75% Taxfree -Redeemable on 26-03-2011	4500.00	4500.00
TWENTYSEVENTH SERIES- 7.75% Taxfree -Redeemable on 30-03-2011	2500.00	2500.00
THIRTIETH SERIES- 9.25% Taxable -Redeemable on 18-07-2006	-	20000.00
THIRTY FIRST SERIES- 9.25% Taxable -Redeemable on 14-08-2006	-	20000.00
THIRTY SECOND SERIES- 8.29% (P.Y. 10.50%) Taxable -Redeemable in 5 yearly instalments of Rs.10000 Lacs starting from 20.8.2007 (Floating Interest to be reset on 20th August each year)	50000.00	50000.00
THIRTY THIRD SERIES- 10.45% Taxable "E" Series-Redeemable on 13-9-2006	-	990.00
"F" Series-Redeemable on 13-9-2007	990.00	990.00
"G" Series-Redeemable on 13-9-2008	990.00	990.00
"H" Series-Redeemable on 13-9-2009	990.00	990.00
"I" Series-Redeemable on 13-9-2010	990.00	990.00
"J" Series-Redeemable on 13-9-2011	990.00	990.00
"K" Series-Redeemable on 13-9-2012	990.00	990.00
"L" Series-Redeemable on 13-9-2013	990.00	990.00
"M" Series-Redeemable on 13-9-2014	990.00	990.00
"N" Series-Redeemable on 13-9-2015	990.00	990.00
"O" Series-Redeemable on 13-9-2016	990.00	990.00
	9900.00	10890.00
THIRTY FOURTH SERIES- 9.95% Taxable "C" Series-Redeemable on 13-9-2006	-	540.00
"D" Series-Redeemable on 13-9-2007	540.00	540.00
"E" Series-Redeemable on 13-9-2008	540.00	540.00
"F" Series-Redeemable on 13-9-2009	540.00	540.00
"G" Series-Redeemable on 13-9-2010	540.00	540.00
"H" Series-Redeemable on 13-9-2011	540.00	540.00
	2700.00	3240.00
THIRTY FIFTH SERIES- 8.71% Taxable "D" Series-Redeemable on 15-3-2007	-	5000.00
	-	5000.00
THIRTY SIXTH SERIES- 7.80% Taxfree -Redeemable on 27-03-2007	-	7500.00
THIRTY SEVENTH SERIES- 8.40% Taxable -Redeemable on 27-03-2009(Put/Call Option on or after 27.03.2007)	4100.00	4600.00
THIRTY EIGHTH SERIES- 8.90% Taxable -Redeemable on 27-03-2012 (Put/Call Option on or after 27.03.2009)	3620.00	3620.00
THIRTY NINETH SERIES- 8.40% Taxable -Redeemable on 14.5.2007	20500.00	20500.00
FORTIETH SERIES- 8.05% Taxable -Redeemable on 15.7.2007	25000.00	25000.00

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
FORTY FIRST SERIES- 7.95% Taxable		
-Redeemable on 01.08.2007	15000.00	15000.00
FORTY SECOND A TO O SERIES- 8% Taxable		
"D" Series-Redeemable on 29.8.2006	-	1000.00
"E" Series-Redeemable on 29.8.2007	1000.00	1000.00
"F" Series-Redeemable on 29.8.2008	1000.00	1000.00
"G" Series-Redeemable on 29.8.2009	1000.00	1000.00
"H" Series-Redeemable on 29.8.2010	1000.00	1000.00
"I" Series-Redeemable on 29.8.2011	1000.00	1000.00
"J" Series-Redeemable on 29.8.2012	1000.00	1000.00
"K" Series-Redeemable on 29.8.2013	1000.00	1000.00
"L" Series-Redeemable on 29.8.2014	1000.00	1000.00
"M" Series-Redeemable on 29.8.2015	1000.00	1000.00
"N" Series-Redeemable on 29.8.2016	1000.00	1000.00
"O" Series-Redeemable on 29.8.2017	1000.00	1000.00
	11000.00	12000.00
FORTY SECOND AA SERIES- 7.65% Taxable		
-Redeemable on 29.8.2007	20000.00	20000.00
FORTY THIRD "A" TO "J" SERIES- 6.90% Taxable		
"D" Series-Redeemable on 29.10.2006	-	500.00
"E" Series-Redeemable on 29.10.2007	500.00	500.00
"F" Series-Redeemable on 29.10.2008	500.00	500.00
"G" Series-Redeemable on 29.10.2009	500.00	500.00
"H" Series-Redeemable on 29.10.2010	500.00	500.00
"I" Series-Redeemable on 29.10.2011	500.00	500.00
"J" Series-Redeemable on 29.10.2012	500.00	500.00
	3000.00	3500.00
FORTY THIRD "AA" TO "OO" SERIES- 7.63% Taxable		
"DD" Series-Redeemable on 29.10.2006	-	3000.00
"EE" Series-Redeemable on 29.10.2007	3000.00	3000.00
"FF" Series-Redeemable on 29.10.2008	3000.00	3000.00
"GG" Series-Redeemable on 29.10.2009	3000.00	3000.00
"HH" Series-Redeemable on 29.10.2010	3000.00	3000.00
"II" Series-Redeemable on 29.10.2011	3000.00	3000.00
"JJ" Series-Redeemable on 29.10.2012	3000.00	3000.00
"KK" Series-Redeemable on 29.10.2013	3000.00	3000.00
"LL" Series-Redeemable on 29.10.2014	3000.00	3000.00
"MM" Series-Redeemable on 29.10.2015	3000.00	3000.00
"NN" Series-Redeemable on 29.10.2016	3000.00	3000.00
"OO" Series-Redeemable on 29.10.2017	3000.00	3000.00
	33000.00	36000.00
FORTY FOURTH A SERIES- 5.20% Taxfree		
-Redeemable on 31.3.2008	7700.00	7700.00
FORTY FOURTH B SERIES- 6.10% Taxfree		
-Redeemable on 31.3.2008	2300.00	2300.00
FORTY FOURTH AA TO JJ SERIES- 6.98% Taxable		
"DD" Series-Redeemable on 31.3.2007	-	2300.00
"EE" Series-Redeemable on 31.3.2008	2300.00	2300.00
"FF" Series-Redeemable on 31.3.2009	2300.00	2300.00
"GG" Series-Redeemable on 31.3.2010	2300.00	2300.00
"HH" Series-Redeemable on 31.3.2011	2300.00	2300.00
"II" Series-Redeemable on 31.3.2012	2300.00	2300.00
"JJ" Series-Redeemable on 31.3.2013	2300.00	2300.00

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
	13800.00	16100.00
FORTY FIFTH A TO E SERIES- 6.10% Taxable		
"B" Series-Redeemable on 13.5.2006	-	7900.00
"C" Series-Redeemable on 13.5.2008	7900.00	7900.00
"D" Series-Redeemable on 13.5.2010	7900.00	7900.00
"E" Series-Redeemable on 13.5.2013	7900.00	7900.00
	23700.00	31600.00
FORTY FIFTH AA TO OO SERIES- 6.39% Taxable		
"CC" Series-Redeemable on 13.5.2006	-	700.00
"DD" Series-Redeemable on 13.5.2007	700.00	700.00
"EE" Series-Redeemable on 13.5.2008	700.00	700.00
"FF" Series-Redeemable on 13.5.2009	700.00	700.00
"GG" Series-Redeemable on 13.5.2010	700.00	700.00
"HH" Series-Redeemable on 13.5.2011	700.00	700.00
"II" Series-Redeemable on 13.5.2012	700.00	700.00
"JJ" Series-Redeemable on 13.5.2013	700.00	700.00
"KK" Series-Redeemable on 13.5.2014	700.00	700.00
"LL" Series-Redeemable on 13.5.2015	700.00	700.00
"MM" Series-Redeemable on 13.5.2016	700.00	700.00
"NN" Series-Redeemable on 13.5.2017	700.00	700.00
"OO" Series-Redeemable on 13.5.2018	700.00	700.00
	8400.00	9100.00
FORTY SIXTH SERIES- 5.89% Taxable		
-Redeemable on 12.8.2008	45000.00	45000.00
FORTY SIXTH A TO O SERIES- 6.25% Taxable		
"C" Series-Redeemable on 12.8.2006	-	1300.00
"D" Series-Redeemable on 12.8.2007	1300.00	1300.00
"E" Series-Redeemable on 12.8.2008	1300.00	1300.00
"F" Series-Redeemable on 12.8.2009	1300.00	1300.00
"G" Series-Redeemable on 12.8.2010	1300.00	1300.00
"H" Series-Redeemable on 12.8.2011	1300.00	1300.00
"I" Series-Redeemable on 12.8.2012	1300.00	1300.00
"J" Series-Redeemable on 12.8.2013	1300.00	1300.00
"K" Series-Redeemable on 12.8.2014	1300.00	1300.00
"L" Series-Redeemable on 12.8.2015	1300.00	1300.00
"M" Series-Redeemable on 12.8.2016	1300.00	1300.00
"N" Series-Redeemable on 12.8.2017	1300.00	1300.00
"O" Series-Redeemable on 12.8.2018	1300.00	1300.00
	15600.00	16900.00
FORTY SIXTH AA TO EE SERIES- 6.20% Taxable		
"AA" Series-Redeemable on 12.8.2006	-	2500.00
"BB" Series-Redeemable on 12.8.2008	2500.00	2500.00
"CC" Series-Redeemable on 12.8.2010	2500.00	2500.00
"DD" Series-Redeemable on 12.8.2013	2500.00	2500.00
"EE" Series-Redeemable on 12.8.2018	2500.00	2500.00
	10000.00	12500.00

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT	AS AT
	31/03/2006	31/03/2006
FORTY SIXTH AAA TO JJJ SERIES- 5.99% Taxable		
"CCC" Series-Redeemable on 12.8.2006	-	1500.00
"DDD" Series-Redeemable on 12.8.2007	1500.00	1500.00
"EEE" Series-Redeemable on 12.8.2008	1500.00	1500.00
"FFF" Series-Redeemable on 12.8.2009	1500.00	1500.00
"GGG" Series-Redeemable on 12.8.2010	1500.00	1500.00
"HHH" Series-Redeemable on 12.8.2011	1500.00	1500.00
"III" Series-Redeemable on 12.8.2012	1500.00	1500.00
"JJJ" Series-Redeemable on 12.8.2013	1500.00	1500.00
	10500.00	12000.00
FORTY SEVENTH SERIES- 4.77% Taxfree		
-Redeemable on 8.3.2009	5000.00	5000.00
FORTY SEVENTH A TO O SERIES- 5.99% Taxable		
"C" Series-Redeemable on 26.3.2007	-	1000.00
"D" Series-Redeemable on 26.3.2008	1000.00	1000.00
"E" Series-Redeemable on 26.3.2009	1000.00	1000.00
"F" Series-Redeemable on 26.3.2010	1000.00	1000.00
"G" Series-Redeemable on 26.3.2011	1000.00	1000.00
"H" Series-Redeemable on 26.3.2012	1000.00	1000.00
"I" Series-Redeemable on 26.3.2013	1000.00	1000.00
"J" Series-Redeemable on 26.3.2014	1000.00	1000.00
"K" Series-Redeemable on 26.3.2015	1000.00	1000.00
"L" Series-Redeemable on 26.3.2016	1000.00	1000.00
"M" Series-Redeemable on 26.3.2017	1000.00	1000.00
"N" Series-Redeemable on 26.3.2018	1000.00	1000.00
"O" Series-Redeemable on 26.3.2019	1000.00	1000.00
	12000.00	13000.00
FORTY EIGHTH A TO H SERIES- 6.85% Taxable		
"A" Series-Redeemable on 14.9.2007	2960.00	2960.00
"B" Series-Redeemable on 14.9.2008	2960.00	2960.00
"C" Series-Redeemable on 14.9.2009	2960.00	2960.00
"D" Series-Redeemable on 14.9.2010	2960.00	2960.00
"E" Series-Redeemable on 14.9.2011	2960.00	2960.00
"F" Series-Redeemable on 14.9.2012	2960.00	2960.00
"G" Series-Redeemable on 14.9.2013	2960.00	2960.00
"H" Series-Redeemable on 14.9.2014	2960.00	2960.00
	23680.00	23680.00
FORTY EIGHTH AA TO JJ SERIES- 6.85% Taxable		
"AA" Series-Redeemable on 17.9.2010	5000.00	5000.00
"BB" Series-Redeemable on 17.9.2011	5000.00	5000.00
"CC" Series-Redeemable on 17.9.2012	5000.00	5000.00
"DD" Series-Redeemable on 17.9.2013	5000.00	5000.00
"EE" Series-Redeemable on 17.9.2014	5000.00	5000.00
"FF" Series-Redeemable on 17.9.2015	5000.00	5000.00
"GG" Series-Redeemable on 17.9.2016	5000.00	5000.00
"HH" Series-Redeemable on 17.9.2017	5000.00	5000.00
"II" Series-Redeemable on 17.9.2018	5000.00	5000.00
"JJ" Series-Redeemable on 17.9.2019	5000.00	5000.00
	50000.00	50000.00

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
FORTY NINTH A TO O SERIES- Floating Rate Taxable		
"A" Series-Redeemable on 22.6.2006	-	1000.00
"B" Series-Redeemable on 22.6.2007	1000.00	1000.00
"C" Series-Redeemable on 22.6.2008	1000.00	1000.00
"D" Series-Redeemable on 22.6.2009	1000.00	1000.00
"E" Series-Redeemable on 22.6.2010	1000.00	1000.00
"F" Series-Redeemable on 22.6.2011	1000.00	1000.00
"G" Series-Redeemable on 22.6.2012	1000.00	1000.00
"H" Series-Redeemable on 22.6.2013	1000.00	1000.00
"I" Series-Redeemable on 22.6.2014	1000.00	1000.00
"J" Series-Redeemable on 22.6.2015	1000.00	1000.00
"K" Series-Redeemable on 22.6.2016	1000.00	1000.00
"L" Series-Redeemable on 22.6.2017	1000.00	1000.00
"M" Series-Redeemable on 22.6.2018	1000.00	1000.00
"N" Series-Redeemable on 22.6.2019	1000.00	1000.00
"O" Series-Redeemable on 22.6.2020	1000.00	1000.00
	14000.00	15000.00
FORTY NINTH SERIES- Floating Rate Taxable		
Redeemable on 22.6.2010	35000.00	35000.00
FIFTIETH SERIES- Floating Rate Taxable		
Redeemable on 25.8.2010	35000.00	35000.00
FIFTY FIRST SERIES- 7.74% Taxable		
Redeemable on 22.12.2020	45000.00	45000.00
FIFTY SECOND A SERIES-8.41% Taxable		
Redeemable on 17.05.2016	11000.00	-
FIFTY SECOND B SERIES-8.64% Taxable		
Redeemable on 17.05.2021	70000.00	-
FIFTY THIRD SERIES-8.34% Taxable		
Redeemable on 29.11.2011	5000.00	-
FIFTY THIRD A SERIES-8.57% Taxable		
Redeemable on 29.11.2016	12500.00	-
FIFTY THIRD B SERIES-8.68% Taxable		
Redeemable on 29.11.2021	22500.00	-
FIFTY THIRD C SERIES-8.75% Taxable		
Redeemable on 29.11.2026	41000.00	-
Total (A)	813734.11	739367.44
*(All the above bonds are rated 'AAA' by CRISIL; 'LAAA' by ICRA & 'AAA' by CARE)		

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
B. (i) LONG TERM LOANS FROM BANKS		
- Corporation Bank	26011.00	30343.00
- Indian Overseas Bank	15939.00	17105.00
- Allahabad Bank	59165.59	42331.59
- Andhra Bank	39672.00	12338.00
- Central Bank of India	85315.00	33985.00
- Dena Bank	14598.00	17778.00
- The Jammu & Kashmir Bank Ltd.	5005.00	5671.00
- Punjab & Sind Bank	4672.00	5338.00
- State Bank of India	41548.75	77010.00
- State Bank of Patiala	45501.39	38702.05
- Syndicate Bank	21891.00	26443.00
- Vijaya Bank	4339.00	5005.00
- ICICI Bank Ltd.	32692.31	36538.46
- Punjab National Bank	27177.00	32509.00
- Centurion Bank of Punjab Ltd.	1500.00	1700.00
- Canara Bank	27987.67	31987.67
- State Bank of Hyderabad	32363.00	36364.00
- State Bank of Travancore	28153.85	11253.85
- Indian Bank	9000.00	13250.00
- Oriental Bank of Commerce	4776.33	15310.33
- State Bank of Saurashtra	13800.00	11500.00
- United Bank of India	41674.00	26006.00
- Union Bank of India	30000.00	38000.00
- Development Credit Bank Ltd.	1406.25	1718.75
- State Bank of Bikaner & Jaipur	6250.00	7750.00
- State Bank of Indore	8025.00	3975.00
- State Bank of Mysore	16500.00	13000.00
- UCO Bank	26500.00	29500.00
- IDBI Ltd.	32888.72	42907.19
-Bank of India	4000.00	6000.00
-Federal Bank Ltd.	5000.00	7000.00
-Bank of Maharashtra	27500.00	-
Total B(i)	740851.85	678319.90
B. (ii) SHORT TERM LOANS FROM BANKS (Note No.16; Sch-16)		
- Andhra Bank	-	9500.00
- Bank of Baroda	10700.00	-
- Canara Bank	26245.00	-
- Central Bank of India	10000.00	-
- The Federal Bank Ltd.	-	2200.00
- Indian Bank	-	2300.00
- The Jammu & Kashmir Bank Ltd.	10200.00	9500.00
- Union Bank of India	-	28500.00
Total B(ii)	57145.00	52000.00
B. (iii) LONG TERM LOANS FROM OTHERS		
- G.E. Capital (India)	2875.00	5750.00
Total B(iii)	2875.00	5750.00
Total (B) [B(i)+B(ii)+B(iii)]	800871.85	736069.90
(Repayable within a year-Rs.221717 Lacs; P.Y. Rs.193920 Lacs)		
(i) TOTAL SECURED LOANS	(A) + (B)	1614605.96
		1475437.34

SCHEDULE-3 Contd.		
LOANS		(Rs. in Lacs)
DESCRIPTION	AS AT 31/03/2007	AS AT 31/03/2006
UNSECURED LOANS		
A. SHORT TERM LOANS		
- Corporation Bank	15545.00	10000.00
- Bank of Maharashtra	-	22500.00
- Vijaya Bank	25000.00	15000.00
- Indian Bank	-	16500.00
- State Bank of Bikaner & Jaipur	-	10000.00
- State Bank of Hyderabad	6350.00	-
- UCO Bank	15425.00	-
- Andhra Bank	-	15400.00
- Bank of India	-	50000.00
- Central Bank of India	-	20000.00
- Centurion Bank of Punjab Ltd.	-	1000.00
- Indian Overseas Bank	20000.00	20000.00
- Punjab & Sind Bank	-	15000.00
- State Bank of Travancore	-	8500.00
- Union Bank of India	-	20825.00
- South Indian Bank Ltd.	10000.00	-
- Syndicate Bank	35000.00	-
- Punjab National Bank	50000.00	-
Total (A)	177320.00	224725.00
B. FCNR(B) LOAN::		
- South Indian Bank Ltd.	-	2923.80
Less:: Forward Premium/(Discount) Unabsorbed::	-	4.20
Total (B)	-	2919.60
(ii) Total Unsecured Loans (A) + (B)	177320.00	227644.60
TOTAL LOANS IN INDIA (i)+ (ii)	1791925.96	1703081.94
LOANS - OUTSIDE INDIA		
A. SECURED		
(Secured by first floating charge on all the assets of the Company, ranking pari-passu inter se)		
Foreign Currency Loan - Bank of India	19588.50	21441.60
Total (A)	19588.50	21441.60
B. UNSECURED		
Syndicated Japanese Yen Loan (Note No.7; Sch-16) (Guaranteed by Government of India)	4896.97	8400.76
Syndicated Japanese Yen Loan (JPY14.72 Bn)	54412.50	55857.66
Export Development Canada-Line of Credit	15574.98	19602.82
Syndicated Foreign Currency Loan (US \$ 75 Million)	35655.00	35655.00
Syndicated Foreign Currency Loan (US \$ 80 Million)	34936.00	34936.00
Syndicated Foreign Currency Loan (US \$ 100 Million)	43570.00	43570.00
KFW,Germany-Line of Credit	4528.11	5276.41
1.43%, Euro-YEN Bonds-2010 (JPY 13 Bn.)	53728.49	53728.49
1.85%, JPY denominated Bonds-2009 (JPY 2.65 Bn.)	10882.50	10056.75
JPY-15 Bn. Samurai Bonds - 2012	55305.00	-
US PP Bonds 2017	54412.50	-
Total (B)	367902.04	267083.90
TOTAL LOANS OUTSIDE INDIA (iii)=(A)+(B)	387490.55	288525.50
TOTAL LOANS (i)+(ii) +(iii)	2179416.51	1991607.44