

**FORM L-15-LOANS SCHEDULE**
**LOANS : 31.03.2020**

(₹ '000)

	Particulars	AS AT 31st MARCH, 2020	AS AT 31st MARCH, 2019
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	150282104	177961531
	(bb) Outside India	142877	164668
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	988946323	920875441
	(d) Others		
	(aa) Guaranteed by Govt.	45313425	54928164
	(bb) Hypothecation	8866539	9050999
	(cc) ANF Advances	2	2
	Unsecured	10289142	10620501
	Provision for Doubtful Debts	(125613689)	(130375804)
	<b>TOTAL</b>	<b>1078226723</b>	<b>1043225502</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	28562930	34066976
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies	136174136	159192980
	(e) Loans against policies	988946323	920875441
	(f) Others		
	Mortgage Property	3558248	3638471
	Municipalities	625997	708800
	State Electricity Boards/Power Generators	19252343	26020004
	State Road Transport Corporation	0	0
	Co-operative Industrial Estates	0	0
	Housing Co-op Societies	4005719	4463297
	Irrigation Sector	333330	1066667
	WSB, SFC, PTR, OTH, LDB Ect.	22381322	23568606
	ANF Advances	2	2
	Other Loans	62	62
	(g) Provision for bad and doubtful debts	(125613689)	(130375804)
	<b>TOTAL</b>	<b>1078226723</b>	<b>1043225502</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1075127447	1037880483
	(bb) Outside India	1705811	1775345
	Provision for Standard Loans	(4301462)	(4157784)
	(b) Non-standard loans		
	(aa) In India	126885709	133805156
	(bb) Outside India	121445	140322
	Provision for Non Standard Loans	(121312227)	(126218020)
	<b>TOTAL</b>	<b>1078226723</b>	<b>1043225502</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	In India	90989509	29632657
	Out of India	6166	46091
	Provisions for Short Term	(30576162)	(24981372)
	(b) Long Term		
	In India	1111023648	1142052982
	Out of India	1821089	1869576
	Provisions for Long Term	(95037527)	(105394432)
	<b>TOTAL</b>	<b>1078226723</b>	<b>1043225502</b>

Note: Policy loans (In India business) has been categorised under Long term.