

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.03.2019**

	<b>Particulars</b>	<b>AS AT 31st MARCH, 2019</b>	<b>AS AT 31st MARCH, 2018</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	177961531	189160252
	(bb) Outside India	164668	185956
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	920875441	848418908
	(d) Others		
	(aa) Guaranteed by Govt.	54928164	65840712
	(bb) Hypothecation	9050999	9326951
	(cc) ANF Advances	2	22
	Unsecured	10620501	10993374
	Provision for Doubtful Debts	(130375804)	(96428142)
	<b>TOTAL</b>	<b>1043225502</b>	<b>1027498033</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	34066976	39553468
	(b) Banks and Financial Institutions	0	1030
	(c) Subsidiaries	0	0
	(d) Companies	159192980	165863253
	(e) Loans against policies	920875441	848418908
	(f) Others		
	Mortgage Property	3638471	3728491
	Municipalities	708800	796256
	State Electricity Boards/Power Generators	26020004	33898032
	State Road Transport Corporation	0	0
	Co-operative Industrial Estates	0	0
	Housing Co-op Societies	4463297	3880059
	Irrigation Sector	1066667	2466665
	WSB, SFC, PTR, OTH, LDB Ect.	23568606	25319929
	ANF Advances	2	22
	Other Loans	62	62
	(g) Provision for bad and doubtful debts	(130375804)	(96428142)
	<b>TOTAL</b>	<b>1043225502</b>	<b>1027498033</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1037880483	996076791
	(bb) Outside India	1775345	1747591
	Provision for Standard Loans	(4157784)	(5100952)
	(b) Non-standard loans		
	(aa) In India	133805156	126101793
	(bb) Outside India	140322	0
	Provision for Non Standard Loans	(126218020)	(91327190)
	<b>TOTAL</b>	<b>1043225502</b>	<b>1027498033</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term		
	In India	29632657	20801548
	Out of India	46091	39196
	Provisions for Short Term	(24981372)	(18386379)
	(b) Long Term		
	In India	1142052982	1101377036
	Out of India	1869576	1708395
	Provisions for Long Term	(105394432)	(78041763)
	<b>TOTAL</b>	<b>1043225502</b>	<b>1027498033</b>

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