

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.12.2012**

(₹' 000)

	<b>Particulars</b>	<b>AS AT 31st DECEMBER, 2012</b>	<b>AS AT 31st DECEMBER 2011</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	235961961	228637290
	(bb) Outside India	286996	280204
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	508368555	456275853
	(d) Others		
	(aa) ANF Advances	757	745
	(bb) Guaranteed by Govt.	143845837	144924842
	(aa) Hypothecation	9914684	10899300
	Unsecured	34396119	35294555
	Provision for Doubtful Debts	(23991393)	(17788445)
	<b>TOTAL</b>	<b>908783516</b>	<b>858524344</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	61305975	103482787
	(b) Banks and Financial Institutions	17605017	21538820
	(c) Subsidiaries	0	0
	(d) Companies	170810454	136713436
	(e) Loans against policies	508368555	456275853
	(f) Others		
	Mortgage Property	3548356	4493153
	Municipalities	1323296	1392101
	State Electricity Boards	96372501	70396432
	State Road Transport Corporation	676224	857564
	Co-operative Industrial Estates	0	4842
	Sugar Co-operatives	0	0
	Housing Co-op Societies	8460688	11174474
	Irrigation Sector	14086648	16874533
	WSB, SFC, PTR, OTH, LDB Etc	50216208	53107811
	ANF Advances	757	745
	Loans on Personal security	230	238
	Provision for bad and doubtful debts	(23991393)	(17788445)
	<b>TOTAL</b>	<b>908783516</b>	<b>858524344</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	875827988	854363248
	(bb) Outside India	1350831	280204
	Provision for Standard Loans	(5058018)	(4948344)
	(b) Non-standard loans less provisions		
	(aa) In India	55596090	21669337
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(18933375)	(12840101)
	<b>TOTAL</b>	<b>908783516</b>	<b>858524344</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	9118338	9918438
	(b) Long Term	899665178	848605906
	<b>TOTAL</b>	<b>908783516</b>	<b>858524344</b>