

FORM L-15-LOANS SCHEDULE
LOANS : 31.03.12

(₹' 000)

	Particulars	AS AT 31st MARCH, 2012	AS AT 31st MARCH, 2011
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	228790133	227468809
	(bb) Outside India	303486	304947
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	467439637	413921196
	(d) Others		
	(aa) ANF Advances	759	745
	(bb) Guaranteed by Govt.	143701335	156535454
	(aa) Hypothecation	10026775	11549089
	Unsecured	34876138	45976282
	Provision for Doubtful Debts	(18496423)	(16930019)
	TOTAL	866641840	838826503
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	67584394	70249246
	(b) Banks and Financial Institutions	20981727	24708334
	(c) Subsidiaries		0
	(d) Companies	139609138	127163622
	(e) Loans against policies	467439637	413921196
	(f) Others		
	Mortgage Property	3402204	3992951
	Municipalities	1308467	1394093
	State Electricity Boards	106253030	124133301
	State Road Transport Corporation	845064	1093715
	Co-operative Industrial Estates	4842	4842
	Sugar Co-operatives	0	4000
	Housing Co-op Societies	9307475	10031077
	Irrigation Sector	15895367	18683252
	WSB, SFC, PTR, OTH, LDB Etc	52505929	60375910
	ANF Advances	759	745
	Other Loans	230	238
	Provision for bad and doubtful debts	(18496423)	(16930019)
	TOTAL	866641840	838826503
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	863075859	838685542
	(bb) Outside India	1341861	1108847
	Provision for Standard Loans	(5025607)	(4951769)
	(b) Non-standard loans less provisions		
	(aa) In India	20720543	15962133
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(13470816)	(11978250)
	TOTAL	866641840	838826503
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	9059133	13426296
	(b) Long Term	857582707	825400207
	TOTAL	866641840	838826503