

FORM L-15-LOANS SCHEDULE
LOANS : 31.03.09

	Particulars	AS AT 31st MARCH, 2009	AS AT 31st MARCH, 2008 FOR THE CORRESPONDING PREVIOUS YEAR
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	227692075	200451432
	(bb) Outside India	400743	440956
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	339700758	293051938
	(d) Others	187292151	189142825
	Unsecured	72917577	79707903
	Provision for Doubtful Debts	(33232149)	(30659434)
	TOTAL	794771155	732135620
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	130405612	136714098
	(b) Banks and Financial Institutions	45482385	49248748
	(c) Subsidiaries	0	0
	(d) Companies	84993918	72477192
	(e) Loans against policies	339700758	293051938
	(f) Others		
	Mortgage Property	16777310	16930868
	Municipalities	1618448	1788180
	Zilla Parishads	1025	1038
	State Electricity Boards	87975140	90106026
	State Road Transport Corporation	1436475	1526157
	Co-operative Industrial Estates	5959	5959
	Sugar Co-operatives	4336	4336
	Housing Co-op Societies	13982466	15315382
	Irrigation Sector	23192366	85622536
	WSB, SFC, PTR, OTH, LDB Etc	82426150	0
	ANF Advances	720	688
	Loans on Personal Security	236	236
	Other Loans	0	1672
	Provision for bad and doubtful debts	(33232149)	(30659434)
	TOTAL	794771155	732135620
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	785482730	715731305
	(bb) Outside India	1172874	1132910
	(b) Non-standard loans less provisions		
	(aa) In India	8115551	15271405
	(bb) Outside India	0	0
	TOTAL	794771155	732135620
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	10206984	11117024
	(b) Long Term	784564171	721018596
	TOTAL	794771155	732135620

Notes:

- Short-term loans shall include those, which are repayable within 12 months from the date of balance
- Provisions against non-performing loans shall be shown separately.
- The nature of the security in case of all long term secured loans shall be specified in each case.
- Loans considered doubtful and the amount of provision created against such loans shall be