

FORM L-15-LOANS SCHEDULE
LOANS : 30.06.2020

(₹ 000)

	Particulars	AS AT 30th JUNE, 2020	AS AT 30th JUNE, 2019	AS AT 31st MARCH, 2020
1	SECURITY-WISE CLASSIFICATION			
	Secured			
	(a) On mortgage of property			
	(aa) In India	128626406	174684475	150282104
	(bb) Outside India	136766	154781	142877
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0	0
	(c) Loans against policies	982311276	946092140	988946323
	(d) Others			
	(aa) ANF Advances	2	2	2
	(bb) Guaranteed by Govt.	43438023	53078253	45313425
	(cc) Hypothecation	8814680	8998639	8866539
	Unsecured	27299895	10453801	10289142
	Provision for Doubtful Debts	(127929706)	(134801176)	(125613689)
	TOTAL	1062697342	1058660915	1078226723
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments	26568521	32216376	28562930
	(b) Banks and Financial Institutions	0	0	0
	(c) Subsidiaries	0	0	0
	(d) Companies	134173953	157944014	136174136
	(e) Loans against policies	982311276	946092140	988946323
	(f) Others			
	Mortgage Property	3512874	3636017	3558248
	Municipalities	625998	708801	625997
	State Electricity Boards	17493976	24021638	19252343
	State Road Transport Corporation	0	0	0
	Co-operative Industrial Estates	0	0	0
	Housing Co-op Societies	4005443	4446222	4005719
	Irrigation Sector	333330	1066667	333330
	WSB, SFC, PTR, OTH, LDB Etc	21601613	23330152	22381322
	ANF Advances	2	2	2
	Unsecured Loans	62	62	62
	Provision for bad and doubtful debts	(127929706)	(134801176)	(125613689)
	TOTAL	1062697342	1058660915	1078226723
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard			
	(aa) In India	1061665281	1050645134	1075127447
	(bb) Outside India	1706105	1926210	1705811
	Provision for Standard Loans	(4775844)	(4442069)	(4301462)
	(b) Non-standard loans less provisions			
	(aa) In India	127139411	140890747	126885709
	(bb) Outside India	116251	0	121445
	Provision for Non Standard Loans	(123153862)	(130359107)	(121312227)
	TOTAL	1062697342	1058660915	1078226723
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term			
	(aa) In India	89715514	29496844	90989509
	(bb) Outside India	5959	47482	6166
	Provisions for Short Term	(31289132)	(25023532)	(30576162)
	(b) Long Term			
	(aa) In India	1098911100	1162039037	1111023648
	(bb) Outside India	1816398	1878727	1821089
	Provisions for Long Term	(96462497)	(109777643)	(95037527)
	TOTAL	1062697342	1058660915	1078226723