

FORM L-15-LOANS SCHEDULE
LOANS : 31.12.2018

(₹ 000)

	Particulars	AS AT 31st DECEMBER, 2018	AS AT 31st DECEMBER, 2017
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	179996669	195665793
	(bb) Outside India	174264	183472
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	907931803	833010067
	(d) Others		
	(aa) ANF Advances	22	22
	(bb) Guaranteed by Govt.	57557866	69076436
	(aa) Hypothecation	9107688	9870958
	Unsecured	10620500	15993374
	Provision for Doubtful Debts	(123305918)	(86079287)
	TOTAL	1042082894	1037720835
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	34598743	39752670
	(b) Banks and Financial Institutions	0	5001030
	(c) Subsidiaries	0	0
	(d) Companies	160832087	171048797
	(e) Loans against policies	907931803	833010067
	(f) Others		
	Mortgage Property	3680430	3772829
	Municipalities	796256	879468
	State Electricity Boards	26845955	35028487
	State Road Transport Corporation	0	649974
	Housing Co-op Societies	4708070	5307604
	Irrigation Sector	1733333	3133331
	WSB, SFC, PTR, OTH, LDB Etc	24262051	26215781
	ANF Advances	22	22
	Unsecured Loans	62	62
	Provision for bad and doubtful debts	(123305918)	(86079287)
	TOTAL	1042082894	1037720835
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1034080232	1015322692
	(bb) Outside India	1964089	1728934
	Provision for Standard Loans	(5305512)	(9923853)
	(b) Non-standard loans		
	(aa) In India	129344491	106748496
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(118000406)	(76155434)
	TOTAL	1042082894	1037720835
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(aa) In India	30743755	26143992
	(bb) Outside India	44446	38903
	Provisions for Short Term	(24990040)	(19488177)
	(b) Long Term		
	(aa) In India	1132680968	1095927196
	(bb) Outside India	1919643	1690031
	Provisions for Long Term	(98315878)	(66591110)
	TOTAL	1042082894	1037720835