

FORM L-15-LOANS SCHEDULE
LOANS : 31.12.2015

(₹ 000)

	Particulars	AS AT 31st DECEMBER, 2015	AS AT 31st DECEMBER, 2014
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	228034230	251800970
	(bb) Outside India	216463	260652
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	712504859	636484239
	(d) Others		
	(aa) ANF Advances	22	26
	(bb) Guaranteed by Govt.	98844944	120089396
	(aa) Hypothecation	10252538	8302998
	Unsecured	25220611	29847540
	Provision for Doubtful Debts	(47888195)	(57851143)
	TOTAL	1027185472	988934678
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	50771340	53917382
	(b) Banks and Financial Institutions	8369895	11179687
	(c) Subsidiaries	0	0
	(d) Companies	194761857	214741533
	(e) Loans against policies	712504859	636484239
	(f) Others		
	Mortgage Property	3726945	3749289
	Municipalities	1048394	1133470
	State Electricity Boards	57068006	70152895
	State Road Transport Corporation	649974	653724
	Housing Co-op Societies	6576161	7239352
	Irrigation Sector	6347993	8510878
	WSB, SFC, PTR, OTH, LDB Etc	33248124	39023249
	ANF Advances	22	26
	Unsecured Loans	97	97
	Provision for bad and doubtful debts	(47888195)	(57851143)
	TOTAL	1027185472	988934678
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1003653312	970977518
	(bb) Outside India	1499096	1517809
	Provision for Standard Loans	(4173511)	(4916822)
	(b) Non-standard loans less provisions		
	(aa) In India	69921259	74290494
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(43714684)	(52934321)
	TOTAL	1027185472	988934678
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	5943896	3495660
	(b) Long Term	1021241576	985439018
	TOTAL	1027185472	988934678