

**FORM L-15-LOANS SCHEDULE
LOANS**

(Amount in Rs. Lakhs)

	Particulars	As at June 30, 2022	As at June 30, 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	10,53,827.49	11,71,912.79
	(bb) Outside India	1,101.94	1,177.56
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,06,87,842.29	1,01,52,841.78
	(d) Others (to be specified)		
	Guaranteed by Government	2,49,790.49	3,52,342.67
	Hypothecation	86,348.02	86,640.69
	ANF Advances	0.02	0.02
	Unsecured	2,12,159.23	2,77,621.01
	Provision for Doubtful Loans	(11,07,346.77)	(12,46,611.77)
	TOTAL	1,11,83,722.71	1,07,95,924.75
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1,72,335.00	2,17,239.74
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	10,50,094.85	11,49,093.48
	(e) Loans against policies	1,06,87,842.29	1,01,52,841.78
	(f) Others		
	Mortgage Property	29,585.88	32,511.85
	Municipalities	4,452.50	5,280.53
	Zilla Parishads	-	-
	State Electricity Boards/ Power Generators	76,631.92	1,18,459.81
	State Road Transport Corporation	616.00	616.00
	Co-operative Industrial Estates	-	-
	Sugar Co-operatives	-	-
	Housing Co-op Societies	20,377.07	38,233.64
	Irrigation Sector	1,999.98	2,666.64
	WSB, SFC, PTR, OTH, LDB Etc.	2,47,133.35	3,25,592.41
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	Other Loans	-	-
	(g) Provision for bad and doubtful debts	(11,07,346.77)	(12,46,611.77)
	TOTAL	1,11,83,722.71	1,07,95,924.75
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,12,27,064.23	1,08,29,883.84
	(bb) Outside India	15,926.27	15,815.14
	Provision for Standard Loans	(59,935.73)	(53,297.95)
	(b) Non-standard loans less provisions	-	-
	(aa) In India	10,47,142.33	11,95,836.61
	(bb) Outside India	936.65	1,000.93
	Provision for Non Standard Loans	(10,47,411.04)	(11,93,313.82)
	TOTAL	1,11,83,722.71	1,07,95,924.75
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,72,484.31	10,21,720.07
	Provision for Short Term	(4,44,740.31)	(4,30,176.19)
	(b) Long Term	1,18,18,585.17	1,10,20,816.45
	Provisions for Long Term	(6,62,606.46)	(8,16,435.58)
	TOTAL	1,11,83,722.71	1,07,95,924.75

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	1,296.10	681.71
	Doubtful	1,53,776.70	1,53,723.14
	Loss	8,93,006.18	8,93,006.19
	Total	10,48,078.98	10,47,411.04