

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.12.2014**

(₹ 000)

	<b>Particulars</b>	<b>AS AT 31<sup>st</sup> DECEMBER, 2014</b>	<b>AS AT 31<sup>st</sup> DECEMBER, 2013</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	251800970	249790500
	(bb) Outside India	260652	297240
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	636484239	570742290
	(d) Others		
	(aa) ANF Advances	26	733
	(bb) Guaranteed by Govt.	120089396	131404158
	(aa) Hypothecation	8302998	10421771
	Unsecured	29847540	36046865
	Provision for Doubtful Debts	(57851143)	(40482220)
	<b>TOTAL</b>	<b>988934678</b>	<b>958221337</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	53917382	57783099
	(b) Banks and Financial Institutions	11179687	14144056
	(c) Subsidiaries	0	0
	(d) Companies	214741533	203163069
	(e) Loans against policies	636484239	570742290
	(f) Others		
	Mortgage Property	3749289	3610658
	Municipalities	1133470	1237762
	State Electricity Boards	70152895	84372402
	State Road Transport Corporation	653724	662474
	Co-operative Industrial Estates	0	0
	Sugar Co-operatives	0	0
	Housing Co-op Societies	7239352	7860552
	Irrigation Sector	8510878	11298763
	WSB, SFC, PTR, OTH, LDB Etc	39023249	43827602
	ANF Advances	26	733
	Unsecured Loans	97	97
	Provision for bad and doubtful debts	(57851143)	(40482220)
	<b>TOTAL</b>	<b>988934678</b>	<b>958221337</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	970977518	938458550
	(bb) Outside India	1517809	1561235
	Provision for Standard Loans	(4916822)	(5302342)
	(b) Non-standard loans less provisions		
	(aa) In India	74290494	58683772
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(52934321)	(35179878)
	<b>TOTAL</b>	<b>988934678</b>	<b>958221337</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	3495660	18199591
	(b) Long Term	985439018	940021746
	<b>TOTAL</b>	<b>988934678</b>	<b>958221337</b>