

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

(Amount in Rs. Lakhs)

	Particulars	As at December 31, 2022	As at December 31, 2021
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	10,44,596.95	11,55,500.04
	(bb) Outside India	1,145.66	1,119.00
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,09,90,981.65	1,04,26,426.56
	(d) Others (to be specified)		
	Guaranteed by Government	2,11,239.33	3,07,804.51
	Hypothecation	84,091.36	88,530.04
	ANF Advances	0.02	0.02
	Unsecured	1,00,031.50	2,58,558.88
	Provision for Doubtful Loans	(10,34,551.83)	(12,30,947.11)
	<b>TOTAL</b>	<b>1,13,97,534.64</b>	<b>1,10,06,991.94</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	1,65,406.16	1,92,831.21
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	9,45,838.49	11,41,198.89
	(e) Loans against policies	1,09,90,981.65	1,04,26,426.56
	(f) Others		
	Mortgage Property	28,660.70	31,110.24
	Municipalities	4,452.50	5,280.53
	State Electricity Boards/ Power Generators	35,002.58	89,563.03
	State Road Transport Corporation	616.00	616.00
	Housing Co-op Societies	17,454.81	36,177.15
	Irrigation Sector	1,333.32	1,999.98
	WSB, SFC, PTR, OTH, LDB Etc.	2,42,339.62	3,12,734.82
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	(g) Provision for bad and doubtful debts	(10,34,551.83)	(12,30,947.11)
	<b>TOTAL</b>	<b>1,13,97,534.64</b>	<b>1,10,06,991.94</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1,14,31,504.65	1,10,25,864.29
	(bb) Outside India	15,773.94	14,775.99
	Provision for Standard Loans	(50,837.95)	(55,318.05)
	(b) Non-standard loans		
	(aa) In India	9,83,834.07	11,96,347.62
	(bb) Outside India	973.81	951.15
	Provision for Non Standard Loans	(9,83,713.88)	(11,75,629.06)
	<b>TOTAL</b>	<b>1,13,97,534.64</b>	<b>1,10,06,991.94</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	9,76,721.12	11,40,524.33
	Provision for Short Term	(4,32,511.41)	(5,16,031.70)
	(b) Long Term	1,14,55,365.35	1,10,97,414.72
	Provisions for Long Term	(6,02,040.42)	(7,14,915.41)
	<b>TOTAL</b>	<b>1,13,97,534.64</b>	<b>1,10,06,991.94</b>

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	836.64	81.92
	Doubtful	1,00,409.67	1,00,336.73
	Loss	8,83,561.57	8,83,295.23
	<b>Total</b>	<b>9,84,807.88</b>	<b>9,83,713.88</b>