

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 30.06.2019**

(₹ 000)

	Particulars	AS AT 30th JUNE, 2019	AS AT 30th JUNE, 2018
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	174684475	186335331
	(bb) Outside India	154781	184162
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	946092140	873966578
	(d) Others		
	(aa) ANF Advances	2	22
	(bb) Guaranteed by Govt.	53078253	63747015
	(aa) Hypothecation	8998639	9236476
	Unsecured	10453801	10787200
	Provision for Doubtful Debts	(134801176)	(103917705)
	<b>TOTAL</b>	<b>1058660915</b>	<b>1040339079</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	32216376	37632039
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies	157944014	165697905
	(e) Loans against policies	946092140	873966578
	(f) Others		
	Mortgage Property	3636017	3734285
	Municipalities	708801	796256
	State Electricity Boards	24021638	31234585
	State Road Transport Corporation	0	0
	Co-operative Industrial Estates	0	0
	Housing Co-op Societies	4446222	3875609
	Irrigation Sector	1066667	2466665
	WSB, SFC, PTR, OTH, LDB Etc	23330152	24852778
	ANF Advances	2	22
	Unsecured Loans	62	62
	Provision for bad and doubtful debts	(134801176)	(103917705)
	<b>TOTAL</b>	<b>1058660915</b>	<b>1040339079</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1050645134	1016739468
	(bb) Outside India	1926210	1829652
	Provision for Standard Loans	(4442069)	(5115084)
	(b) Non-standard loans less provisions		
	(aa) In India	140890747	125687664
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(130359107)	(98802621)
	<b>TOTAL</b>	<b>1058660915</b>	<b>1040339079</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(aa) In India	29496844	22768684
	(bb) Outside India	47482	41202
	Provisions for Short Term	(25023532)	(20526567)
	(b) Long Term		
	(aa) In India	1162039037	1119658447
	(bb) Outside India	1878727	1788450
	Provisions for Long Term	(109777643)	(83391137)
	<b>TOTAL</b>	<b>1058660915</b>	<b>1040339079</b>

Note: Policy loans (In India business) has been categorised under Long term.