

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

(Amount in Rs. Lakhs)

	Particulars	As at September 30, 2022	As at September 30, 2021
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	9,96,258.74	11,56,987.24
	(bb) Outside India	1,118.67	1,168.81
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,08,39,957.10	1,02,89,473.23
	(d) Others (to be specified)		
	Guaranteed by Government	2,19,925.45	3,19,963.29
	Hypothecation	85,080.59	86,113.46
	ANF Advances	0.02	0.02
	Unsecured	1,86,434.91	2,76,084.41
	Provision for Doubtful Loans	(10,41,571.81)	(12,32,829.11)
	<b>TOTAL</b>	<b>1,12,87,203.67</b>	<b>1,08,96,961.35</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	1,59,501.32	2,04,609.59
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	9,68,869.50	11,40,894.73
	(e) Loans against policies	1,08,39,957.10	1,02,89,473.23
	(f) Others		
	Mortgage Property	29,069.81	31,836.45
	Municipalities	4,452.50	5,280.53
	Zilla Parishads	-	-
	State Electricity Boards/ Power Generators	60,236.25	98,930.03
	State Road Transport Corporation	616.00	616.00
	Co-operative Industrial Estates	-	-
	Sugar Co-operatives	-	-
	Housing Co-op Societies	17,777.31	36,178.15
	Irrigation Sector	1,333.32	1,999.98
	WSB, SFC, PTR, OTH, LDB Etc.	2,46,961.73	3,19,971.13
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	Other Loans	-	-
	(g) Provision for bad and doubtful debts	(10,41,571.81)	(12,32,829.11)
	<b>TOTAL</b>	<b>1,12,87,203.67</b>	<b>1,08,96,961.35</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1,13,20,566.49	1,09,29,519.03
	(bb) Outside India	15,609.70	15,396.88
	Provision for Standard Loans	(50,244.42)	(58,940.38)
	(b) Non-standard loans less provisions	-	-
	(aa) In India	9,91,648.42	11,83,881.06
	(bb) Outside India	950.87	993.49
	Provision for Non Standard Loans	(9,91,327.39)	(11,73,888.73)
	<b>TOTAL</b>	<b>1,12,87,203.67</b>	<b>1,08,96,961.35</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	9,81,220.19	11,64,650.85
	Provision for Short Term	(4,34,781.14)	(1,07,159.32)
	(b) Long Term	1,13,47,555.29	1,09,65,139.61
	Provisions for Long Term	(6,06,790.67)	(11,25,669.79)
	<b>TOTAL</b>	<b>1,12,87,203.67</b>	<b>1,08,96,961.35</b>

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	1,004.96	97.17
	Doubtful	1,46,489.91	1,46,410.00
	Loss	8,45,104.42	8,44,820.22
	<b>Total</b>	<b>9,92,599.29</b>	<b>9,91,327.39</b>