

FORM L-15-LOANS SCHEDULE
LOANS : 31.03.2021

(₹ '000)

	Particulars	AS AT 31st MARCH, 2021	AS AT 31st MARCH, 2020
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	119707134	152403792
	(bb) Outside India	124606	142877
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	1010315825	988946324
	(d) Others	0	
	(aa) Guaranteed by Govt.	37069204	45316871
	(bb) Hypothecation	8697466	9065592
	(cc) ANF Advances	2	2
	Unsecured	28132217	29978890
	Provision for Doubtful Debts	(126213078)	(147627625)
	TOTAL	1077833376	1078226723
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	23307489	28562930
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies	116239506	137349569
	(e) Loans against policies	1010315825	988946324
	(f) Others	0	
	Mortgage Property	3297832	3558247
	Municipalities	528053	625998
	State Electricity Boards/Power Generators	13049347	19252343
	State Road Transport Corporation	61600	61600
	Co-operative Industrial Estates	0	0
	Housing Co-op Societies	3823364	4256937
	Irrigation Sector	266664	333330
	WSB, SFC, PTR, OTH, LDB Ect.	33156710	42907006
	ANF Advances	2	2
	Other Loans	62	62
	(g) Provision for bad and doubtful debts	(126213078)	(147627625)
	TOTAL	1077833376	1078226723
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1081050429	1080746872
	(bb) Outside India	1590781	1705810
	Provision for Standard Loans	(1131053)	(9920887)
	(b) Non-standard loans		
	(aa) In India	121299267	143280221
	(bb) Outside India	105915	121445
	Provision for Non Standard Loans	(125081963)	(137706738)
	TOTAL	1077833376	1078226723
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	In India	101775866	107546815
	Out of India	5478	6166
	Provisions for Short Term	(44171159)	(47133469)
	(b) Long Term		
	In India	1100411260	1116480277
	Out of India	1691218	1821090
	Provisions for Long Term	(81879287)	(100494156)
	TOTAL	1077833376	1078226723

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