

FORM L-15-LOANS SCHEDULE
LOANS : 31.12.2020

(₹ '000)

	Particulars	AS AT 31st DECEMBER, 2020	AS AT 31st DECEMBER, 2019
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	119235817	141802519
	(bb) Outside India	129895	148311
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	1001616585	978900574
	(d) Others		
	(aa) ANF Advances	2	2
	(bb) Guaranteed by Govt.	38541606	47630778
	(cc) Hypothecation	8686879	8887983
	Unsecured	26893585	27675554
	Provision for Doubtful Debts	(120875351)	(130788347)
	TOTAL	1074229018	1074257374
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	23830067	29061033
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies	128771522	144793762
	(e) Loans against policies	1001616585	978900574
	(f) Others		
	Mortgage Property	3359730	3615533
	Municipalities	625588	708801
	State Electricity Boards	13458709	19828293
	State Road Transport Corporation	0	0
	Co-operative Industrial Estates	0	0
	Sugar Co-operatives	0	0
	Housing Co-op Societies	3789896	4212268
	Irrigation Sector	266664	999996
	WSB, SFC, PTR, OTH, LDB Etc	19385544	22925397
	ANF Advances	2	2
	Unsecured Loans	62	62
	Provision for bad and doubtful debts	(120875351)	(130788347)
	TOTAL	1074229018	1074257374
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1072429773	1067460929
	(bb) Outside India	1704014	1766707
	Provision for Standard Loans	(4292157)	(4271219)
	(b) Non-standard loans less provisions		
	(aa) In India	120860171	135692021
	(bb) Outside India	110411	126064
	Provision for Non Standard Loans	(116583194)	(126517128)
	TOTAL	1074229018	1074257374
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(aa) In India	90609435	139526454
	(bb) Outside India	5797	6339
	Provisions for Short Term	(29628303)	(30165793)
	(b) Long Term		
	(aa) In India	1102507639	1063626496
	(bb) Outside India	1808628	1886432
	Provisions for Long Term	(91074178)	(100622554)
	TOTAL	1074229018	1074257374