

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 30.09.2020**

(₹ '000)

	Particulars	AS AT 30th SEPTEMBER, 2020	AS AT 30th SEPTEMBER, 2019	AS AT 31st MARCH, 2020
1	<b>SECURITY-WISE CLASSIFICATION</b>			
	Secured			
	(a) On mortgage of property			
	(aa) In India	122548913	153726245	133011288
	(bb) Outside India	132366	149935	142877
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0	0
	(c) Loans against policies	990427208	962973065	988946323
	(d) Others			
	(aa) ANF Advances	2	2	2
	(bb) Guaranteed by Govt.	40129673	49338255	45313425
	(cc) Hypothecation	8808013	8939769	8866539
	Unsecured	27206532	28023125	27559958
	Provision for Doubtful Debts	(122482822)	(132644981)	(125613689)
	<b>TOTAL</b>	<b>1066769885</b>	<b>1070505415</b>	<b>1078226723</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>			
	(a) Central and State Governments	25403471	30825925	28562930
	(b) Banks and Financial Institutions	0	0	0
	(c) Subsidiaries	0	0	0
	(d) Companies	130121257	154866656	136174136
	(e) Loans against policies	990427208	962973065	988946323
	(f) Others			
	Mortgage Property	3441410	3634394	3558248
	Municipalities	625998	708801	625997
	State Electricity Boards	15383665	21826660	19252343
	State Road Transport Corporation	0	0	0
	Co-operative Industrial Estates	0	0	0
	Sugar Co-operatives	0	0	0
	Housing Co-op Societies	3789896	4212268	4005719
	Irrigation Sector	266664	999996	333330
	WSB, SFC, PTR, OTH, LDB Etc	19793074	23102567	22381322
	ANF Advances	2	2	2
	Unsecured Loans	62	62	62
	Provision for bad and doubtful debts	(122482822)	(132644981)	(125613689)
	<b>TOTAL</b>	<b>1066769885</b>	<b>1070505415</b>	<b>1078226723</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>			
	(a) Loans classified as standard			
	(aa) In India	1061062530	1063478709	1075127447
	(bb) Outside India	1724909	1780345	1705811
	Provision for Standard Loans	(4241528)	(4259938)	(4301462)
	(b) Non-standard loans less provisions			
	(aa) In India	126352756	137763897	126885709
	(bb) Outside India	112511	127445	121445
	Provision for Non Standard Loans	(118241293)	(128385043)	(121312227)
	<b>TOTAL</b>	<b>1066769885</b>	<b>1070505415</b>	<b>1078226723</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>			
	(a) Short Term			
	(aa) In India	80932921	79042234	90989509
	(bb) Outside India	5869	4576	6166
	Provisions for Short Term	(28999786)	(24939442)	(30576162)
	(b) Long Term			
	(aa) In India	1106300838	1122200373	1111023648
	(bb) Outside India	1831551	1903213	1821089
	Provisions for Long Term	(93301508)	(107705539)	(95037527)
	<b>TOTAL</b>	<b>1066769885</b>	<b>1070505415</b>	<b>1078226723</b>