

FORM L-15-LOANS SCHEDULE
LOANS : 31.12.2016

(₹ 000)

| | Particulars | AS AT 31 st DECEMBER, 2016 | AS AT 31 st DECEMBER, 2015 | AS AT 31 st MARCH, 2016 |
|---|--|--|--|---------------------------------------|
| 1 | SECURITY-WISE CLASSIFICATION | | | |
| | Secured | | | |
| | (a) On mortgage of property | | | |
| | (aa) In India | 215991815 | 228034230 | 227655430 |
| | (bb) Outside India | 197048 | 216463 | 216408 |
| | (b) On Shares, Bonds, Govt. Securities, etc. | 0 | 0 | 0 |
| | (c) Loans against policies | 764386448 | 712504859 | 727117885 |
| | (d) Others | | | |
| | (aa) ANF Advances | 22 | 22 | 22 |
| | (bb) Guaranteed by Govt. | 80448299 | 98844944 | 89414128 |
| | (aa) Hypothecation | 9954356 | 10252538 | 10070182 |
| | Unsecured | 20918688 | 25220611 | 24214061 |
| | Provision for Doubtful Debts | (53951733) | (47888195) | (37044110) |
| | TOTAL | 1037944943 | 1027185472 | 1041644006 |
| 2 | BORROWER-WISE CLASSIFICATION | | | |
| | (a) Central and State Governments | 45188953 | 50771340 | 50577755 |
| | (b) Banks and Financial Institutions | 6177500 | 8369895 | 7369895 |
| | (c) Subsidiaries | 0 | 0 | 0 |
| | (d) Companies | 184026599 | 194761857 | 188582075 |
| | (e) Loans against policies | 764386448 | 712504859 | 727117885 |
| | (f) Others | | | |
| | Mortgage Property | 3680153 | 3726945 | 3690884 |
| | Municipalities | 962681 | 1048394 | 969955 |
| | State Electricity Boards | 45148267 | 57068006 | 55341770 |
| | State Road Transport Corporation | 649974 | 649974 | 649974 |
| | Housing Co-op Societies | 6068269 | 6576161 | 6336584 |
| | Irrigation Sector | 4740662 | 6347993 | 5681327 |
| | WSB, SFC, PTR, OTH, LDB Etc | 30867086 | 33248124 | 32369928 |
| | ANF Advances | 22 | 22 | 22 |
| | Unsecured Loans | 62 | 97 | 62 |
| | Provision for bad and doubtful debts | (53951733) | (47888195) | (37044110) |
| | TOTAL | 1037944943 | 1027185472 | 1041644006 |
| 3 | PERFORMANCE-WISE CLASSIFICATION | | | |
| | (a) Loans classified as standard | | | |
| | (aa) In India | 979021958 | 1003653312 | 1008362007 |
| | (bb) Outside India | 1632135 | 1499096 | 1561625 |
| | Provision for Standard Loans | (4080181) | (4173511) | (4195841) |
| | (b) Non-standard loans less provisions | | | |
| | (aa) In India | 111242583 | 69921259 | 68764484 |
| | (bb) Outside India | 0 | 0 | 0 |
| | Provision for Non Standard Loans | (49871552) | (43714684) | (32848269) |
| | TOTAL | 1037944943 | 1027185472 | 1041644006 |
| 4 | MATURITY-WISE CLASSIFICATION | | | |
| | (a) Short Term | 6901968 | 5943896 | 6177181 |
| | (b) Long Term | 1031042975 | 1021241576 | 1035466825 |
| | TOTAL | 1037944943 | 1027185472 | 1041644006 |