

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 30.09.2016**

(₹ 000)

	Particulars	AS AT 30th SEPTEMBER, 2016	AS AT 30th SEPTEMBER, 2015	AS AT 31st MARCH, 2016
1	<b>SECURITY-WISE CLASSIFICATION</b>			
	Secured			
	(a) On mortgage of property			
	(aa) In India	226038503	237026655	227655430
	(bb) Outside India	200820	223504	216408
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0	0
	(c) Loans against policies	763381776	696093181	727117885
	(d) Others			
	(aa) ANF Advances	22	22	22
	(bb) Guaranteed by Govt.	82324334	101024800	89414128
	(aa) Hypothecation	9993225	10333728	10070182
	Unsecured	22362147	26868826	24214061
	Provision for Doubtful Debts	(48769333)	(50248841)	(37044110)
	<b>TOTAL</b>	<b>1055531494</b>	<b>1021321875</b>	<b>1041644006</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>			
	(a) Central and State Governments	47239861	52647557	50577755
	(b) Banks and Financial Institutions	6177500	9185792	7369895
	(c) Subsidiaries	0	0	0
	(d) Companies	191391464	200282182	188582075
	(e) Loans against policies	763381776	696093181	727117885
	(f) Others			
	Mortgage Property	3681025	3706019	3690884
	Municipalities	969203	1048811	969955
	State Electricity Boards	48569631	61365284	55341770
	State Road Transport Corporation	649974	649974	649974
	Housing Co-op Societies	6070688	6619400	6336584
	Irrigation Sector	4740662	6347993	5681327
	WSB, SFC, PTR, OTH, LDB Etc	31428924	33624404	32369928
	ANF Advances	22	22	22
	Unsecured Loans	97	97	62
	Provision for bad and doubtful debts	(48769333)	(50248841)	(37044110)
	<b>TOTAL</b>	<b>1055531494</b>	<b>1021321875</b>	<b>1041644006</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>			
	(a) Loans classified as standard			
	(aa) In India	1007390196	996219610	1008362007
	(bb) Outside India	1606196	1491804	1561625
	Provision for Standard Loans	(4223096)	(4140177)	(4195841)
	(b) Non-standard loans less provisions			
	(aa) In India	95304435	73859302	68764484
	(bb) Outside India	0	0	0
	Provision for Non Standard Loans	(44546237)	(46108664)	(32848269)
	<b>TOTAL</b>	<b>1055531494</b>	<b>1021321875</b>	<b>1041644006</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>			
	(a) Short Term	10084314	5580149	6177181
	(b) Long Term	1045447180	1015741726	1035466825
	<b>TOTAL</b>	<b>1055531494</b>	<b>1021321875</b>	<b>1041644006</b>