

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.12.13**

(₹ 000)

|   | <b>Particulars</b>                           | <b>AS AT 31st<br/>DECEMBER, 2013</b> | <b>AS AT 31st<br/>DECEMBER, 2012</b> |
|---|--|--------------------------------------|--------------------------------------|
| 1 | <b>SECURITY-WISE CLASSIFICATION</b>          |                                      |                                      |
|   | Secured                                      |                                      |                                      |
|   | (a) On mortgage of property                  |                                      |                                      |
|   | (aa) In India                                | 249790500                            | 235961961                            |
|   | (bb) Outside India                           | 297240                               | 286996                               |
|   | (b) On Shares, Bonds, Govt. Securities, etc. | 0                                    | 0                                    |
|   | (c) Loans against policies                   | 570742290                            | 508368555                            |
|   | (d) Others                                   |                                      |                                      |
|   | (aa) ANF Advances                            | 733                                  | 757                                  |
|   | (bb) Guaranteed by Govt.                     | 131404158                            | 143845837                            |
|   | (aa) Hypothecation                           | 10421771                             | 9914684                              |
|   | Unsecured                                    | 36046865                             | 34396119                             |
|   | Provision for Doubtful Debts                 | (40220152)                           | (23991393)                           |
|   | <b>TOTAL</b>                                 | <b>958483405</b>                     | <b>908783516</b>                     |
| 2 | <b>BORROWER-WISE CLASSIFICATION</b>          |                                      |                                      |
|   | (a) Central and State Governments            | 57783099                             | 61305975                             |
|   | (b) Banks and Financial Institutions         | 14144056                             | 17605017                             |
|   | (c) Subsidiaries                             | 0                                    | 0                                    |
|   | (d) Companies                                | 203163069                            | 170810454                            |
|   | (e) Loans against policies                   | 570742290                            | 508368555                            |
|   | (f) Others                                   |                                      |                                      |
|   | Mortgage Property                            | 3610658                              | 3548356                              |
|   | Municipalities                               | 1237762                              | 1323296                              |
|   | State Electricity Boards                     | 84372402                             | 96372501                             |
|   | State Road Transport Corporation             | 662474                               | 676224                               |
|   | Co-operative Industrial Estates              | 0                                    | 0                                    |
|   | Sugar Co-operatives                          | 0                                    | 0                                    |
|   | Housing Co-op Societies                      | 7860552                              | 8460688                              |
|   | Irrigation Sector                            | 11298763                             | 14086648                             |
|   | WSB, SFC, PTR, OTH, LDB Etc                  | 43827602                             | 50216208                             |
|   | ANF Advances                                 | 733                                  | 757                                  |
|   | Unsecured Loans                              | 97                                   | 230                                  |
|   | Provision for bad and doubtful debts         | (40220152)                           | (23991393)                           |
|   | <b>TOTAL</b>                                 | <b>958483405</b>                     | <b>908783516</b>                     |
| 3 | <b>PERFORMANCE-WISE CLASSIFICATION</b>       |                                      |                                      |
|   | (a) Loans classified as standard             |                                      |                                      |
|   | (aa) In India                                | 938458550                            | 875827988                            |
|   | (bb) Outside India                           | 1561235                              | 1350831                              |
|   | Provision for Standard Loans                 | (5302342)                            | (5058018)                            |
|   | (b) Non-standard loans less provisions       |                                      |                                      |
|   | (aa) In India                                | 58683772                             | 55596090                             |
|   | (bb) Outside India                           | 0                                    | 0                                    |
|   | Provision for Non Standard Loans             | (34917810)                           | (18933375)                           |
|   | <b>TOTAL</b>                                 | <b>958483405</b>                     | <b>908783516</b>                     |
| 4 | <b>MATURITY-WISE CLASSIFICATION</b>          |                                      |                                      |
|   | (a) Short Term                               | 18199591                             | 9118338                              |
|   | (b) Long Term                                | 940283814                            | 899665178                            |
|   | <b>TOTAL</b>                                 | <b>958483405</b>                     | <b>908783516</b>                     |