

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 30.06.2017**

(₹ 000)

|   | <b>Particulars</b>                           | <b>AS AT 30th JUNE,<br/>2017</b> | <b>AS AT 30th JUNE,<br/>2016</b> | <b>AS AT 31st<br/>MARCH, 2017</b> |
|---|--|----------------------------------|----------------------------------|-----------------------------------|
| 1 | <b>SECURITY-WISE CLASSIFICATION</b>          |                                  |                                  |                                   |
|   | Secured                                      |                                  |                                  |                                   |
|   | (a) On mortgage of property                  |                                  |                                  |                                   |
|   | (aa) In India                                | 212368994                        | 229134622                        | 211780731                         |
|   | (bb) Outside India                           | 188358                           | 212367                           | 189111                            |
|   | (b) On Shares, Bonds, Govt. Securities, etc. | 0                                | 0                                | 0                                 |
|   | (c) Loans against policies                   | 796571669                        | 746939947                        | 772177107                         |
|   | (d) Others                                   |                                  |                                  |                                   |
|   | (aa) ANF Advances                            | 22                               | 22                               | 22                                |
|   | (bb) Guaranteed by Govt.                     | 75619896                         | 87202827                         | 77795664                          |
|   | (aa) Hypothecation                           | 9810441                          | 10041613                         | 9898789                           |
|   | Unsecured                                    | 16653782                         | 22790881                         | 19900293                          |
|   | Provision for Doubtful Debts                 | (71650496)                       | (44984276)                       | (68829181)                        |
|   | <b>TOTAL</b>                                 | <b>1039562668</b>                | <b>1051338003</b>                | <b>1022912536</b>                 |
| 2 | <b>BORROWER-WISE CLASSIFICATION</b>          |                                  |                                  |                                   |
|   | (a) Central and State Governments            | 42806612                         | 48325146                         | 44967760                          |
|   | (b) Banks and Financial Institutions         | 5178530                          | 6752952                          | 5178530                           |
|   | (c) Subsidiaries                             | 0                                | 0                                | 0                                 |
|   | (d) Companies                                | 184723507                        | 193061762                        | 181330152                         |
|   | (e) Loans against policies                   | 796571669                        | 746939947                        | 772177107                         |
|   | (f) Others                                   |                                  |                                  |                                   |
|   | Mortgage Property                            | 3749972                          | 3698434                          | 3702812                           |
|   | Municipalities                               | 879468                           | 969284                           | 879468                            |
|   | State Electricity Boards                     | 39971369                         | 51255326                         | 43891147                          |
|   | State Road Transport Corporation             | 649974                           | 649974                           | 649974                            |
|   | Co-operative Industrial Estates              | 0                                | 0                                | 0                                 |
|   | Housing Co-op Societies                      | 5848845                          | 6329634                          | 5855295                           |
|   | Irrigation Sector                            | 4073996                          | 5681327                          | 4073996                           |
|   | WSB, SFC, PTR, OTH, LDB Etc                  | 26759136                         | 32658374                         | 29035392                          |
|   | ANF Advances                                 | 22                               | 22                               | 22                                |
|   | Unsecured Loans                              | 62                               | 97                               | 62                                |
|   | Provision for bad and doubtful debts         | (71650496)                       | (44984276)                       | (68829181)                        |
|   | <b>TOTAL</b>                                 | <b>1039562668</b>                | <b>1051338003</b>                | <b>1022912536</b>                 |
| 3 | <b>PERFORMANCE-WISE CLASSIFICATION</b>       |                                  |                                  |                                   |
|   | (a) Loans classified as standard             |                                  |                                  |                                   |
|   | (aa) In India                                | 1015649697                       | 1009307324                       | 994989130                         |
|   | (bb) Outside India                           | 1644560                          | 1604143                          | 1654343                           |
|   | Provision for Standard Loans                 | (11221080)                       | (4467203)                        | (14308280)                        |
|   | (b) Non-standard loans less provisions       |                                  |                                  |                                   |
|   | (aa) In India                                | 93918907                         | 85410811                         | 95098244                          |
|   | (bb) Outside India                           | 0                                | 0                                | 0                                 |
|   | Provision for Non Standard Loans             | (60429416)                       | (40517072)                       | (54520901)                        |
|   | <b>TOTAL</b>                                 | <b>1039562668</b>                | <b>1051338003</b>                | <b>1022912536</b>                 |
| 4 | <b>MATURITY-WISE CLASSIFICATION</b>          |                                  |                                  |                                   |
|   | (a) Short Term                               |                                  |                                  |                                   |
|   | In India                                     | 60363777                         | 23639832                         | 29585798                          |
|   | Out of India                                 | 36816                            | 0                                | 37138                             |
|   | provisions for short Term                    | (28734131)                       | (13338078)                       | (18153037)                        |
|   | (b) Long Term                                |                                  |                                  |                                   |
|   | In India                                     | 1045094850                       | 1068599694                       | 1056483112                        |
|   | Out of India                                 | 1435839                          |                                  | 1448394                           |
|   | provisions for Long Term                     | (38634483)                       | (27563445)                       | (46488869)                        |
|   | <b>TOTAL</b>                                 | <b>1039562668</b>                | <b>1051338003</b>                | <b>1022912536</b>                 |