

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 31.03.2013**

(₹' 000)

	<b>Particulars</b>	<b>AS AT 31st MARCH, 2013</b>	<b>AS AT 31st MARCH, 2012</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	230482164	228790133
	(bb) Outside India	269141	303486
	(b) On Shares, Bonds, Govt. Securities, etc.	0	0
	(c) Loans against policies	516888185	467439637
	(d) Others		
	(aa) ANF Advances	741	759
	(bb) Guaranteed by Govt.	141925468	143701335
	(aa) Hypothecation	9169179	10026775
	Unsecured	38203440	34876138
	Provision for Doubtful Debts	(27024262)	(18496423)
	<b>TOTAL</b>	<b>909914056</b>	<b>866641840</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	62815832	67584394
	(b) Banks and Financial Institutions	16561523	20981727
	(c) Subsidiaries	0	0
	(d) Companies	171689429	139609138
	(e) Loans against policies	516888185	467439637
	(f) Others		
	Mortgage Property	3413373	3402204
	Municipalities	1238350	1308467
	State Electricity Boards	94020747	106253030
	State Road Transport Corporation	667474	845064
	Co-operative Industrial Estates	0	4842
	Sugar Co-operatives	0	0
	Housing Co-op Societies	8219400	9307475
	Irrigation Sector	13107482	15895367
	WSB, SFC, PTR, OTH, LDB Etc	48315685	52505929
	ANF Advances	741	759
	Other Loans	97	230
	Provision for bad and doubtful debts	(27024262)	(18496423)
	<b>TOTAL</b>	<b>909914056</b>	<b>866641840</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	888164988	863075859
	(bb) Outside India	1365544	1341861
	Provision for Standard Loans	(5093316)	(5025607)
	(b) Non-standard loans less provisions		
	(aa) In India	47407786	20720543
	(bb) Outside India	0	0
	Provision for Non Standard Loans	(21930946)	(13470816)
	<b>TOTAL</b>	<b>909914056</b>	<b>866641840</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	14404360	9059133
	(b) Long Term	895509696	857582707
	<b>TOTAL</b>	<b>909914056</b>	<b>866641840</b>