

**FORM L-15-LOANS SCHEDULE**  
**LOANS : 30.06.10**

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	Particulars	AS AT 30th JUNE, 2010	AS AT 30th JUNE, 2009 FOR THE CORRESPONDING PREVIOUS YEAR
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	245958471	234408002
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Govt. Securities, etc.	175391935	0
	(c) Loans against policies	389442285	351955369
	(d) Others	2419334	187670465
	Unsecured	50427157	70000777
	Provision for Doubtful Debts	(22111380)	(33571648)
	<b>TOTAL</b>	<b>841527802</b>	<b>810462965</b>
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	123057013	133689748
	(b) Banks and Financial Institutions	28243788	44058018
	(c) Subsidiaries	0	0
	(d) Companies	124846760	105743913
	(e) Loans against policies	389442285	351955038
	(f) Others	0	
	Mortgage Property	16106205	16356575
	Municipalities	1486897	1618448
	Zilla Parishads	0	1025
	State Electricity Boards	81603704	88478440
	State Road Transport Corporation	1466998	1879242
	Co-operative Industrial Estates	4842	5959
	Sugar Co-operatives	4336	4336
	Housing Co-op Societies	13022807	14390796
	Irrigation Sector	21471147	24192366
	WSB, SFC, PTR, OTH, LDB Etc	62879828	61659786
	ANF Advances	2334	686
	Loans on Personal Security	236	237
	Other Loans	2	0
	Provision for bad and doubtful debts	(22111380)	(33571648)
	<b>TOTAL</b>	<b>841527802</b>	<b>810462965</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	843286198	807398371
	(bb) Outside India		
	Provision for Standard Loans	(4940621)	(5736653)
	(b) Non-standard loans less provisions		
	(aa) In India	20352984	36636242
	(bb) Outside India		
	Provision for Non Standard Loans	(17170759)	(27834995)
	<b>TOTAL</b>	<b>841527802</b>	<b>810462965</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	14672879	15660709
	(b) Long Term	826854923	794802256
	<b>TOTAL</b>	<b>841527802</b>	<b>810462965</b>

Notes:

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.