

**FORM L-15-LOANS SCHEDULE  
LOANS**

(Amount in Rs. Lakhs)

	Particulars	As at March 31, 2023	As at March 31, 2022
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	9,25,377.31	10,89,893.68
	(bb) Outside India	1,070.69	1,093.19
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,11,64,651.32	1,04,42,616.42
	(d) Others (to be specified)		
	Guaranteed by Government	1,99,885.97	2,66,430.60
	Hypothecation	82,981.97	87,338.78
	ANF Advances	0.02	0.02
	Unsecured	1,00,888.74	2,25,011.01
	Provision for Doubtful Loans	(9,18,613.26)	(11,24,820.13)
	<b>TOTAL</b>	<b>1,15,56,242.76</b>	<b>1,09,87,563.57</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	1,32,135.77	1,52,243.22
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	8,67,376.50	11,18,075.19
	(e) Loans against policies	1,11,64,651.32	1,04,42,616.42
	(f) Others		
	Mortgage Property	28,016.41	30,234.56
	Municipalities	3,474.09	4,302.12
	State Electricity Boards/ Power Generators	65,668.36	1,24,357.18
	State Road Transport Corporation	616.00	616.00
	Co-Operative Industrial Estate	1,762.86	1,992.22
	Housing Co-op Societies	15,894.81	26,572.06
	Irrigation Sector	1,333.32	1,999.98
	WSB, SFC, PTR, OTH, LDB Etc.	1,93,925.94	2,09,374.11
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	(g) Provision for bad and doubtful debts	(9,18,613.26)	(11,24,820.13)
	<b>TOTAL</b>	<b>1,15,56,242.76</b>	<b>1,09,87,563.57</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1,15,89,664.53	1,10,15,087.74
	(bb) Outside India	17,136.63	15,258.18
	Provision for Standard Loans	(51,151.51)	(50,600.70)
	(b) Non-standard loans		
	(aa) In India	8,67,144.78	10,81,108.57
	(bb) Outside India	910.08	929.21
	Provision for Non Standard Loans	(8,67,461.75)	(10,74,219.43)
	<b>TOTAL</b>	<b>1,15,56,242.76</b>	<b>1,09,87,563.57</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	7,74,693.07	4,86,163.30
	Provision for Short Term	(3,99,580.13)	(4,50,845.70)
	(b) Long Term	1,17,00,162.95	1,16,26,220.40
	Provisions for Long Term	(5,19,033.13)	(6,73,974.43)
	<b>TOTAL</b>	<b>1,15,56,242.76</b>	<b>1,09,87,563.57</b>

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	1,144.22	613.05
	Doubtful	50,065.12	50,003.18
	Loss	8,16,845.52	8,16,845.52
	<b>Total</b>	<b>8,68,054.86</b>	<b>8,67,461.75</b>