

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

(Amount in Rs. Lakhs)

	Particulars	As at June 30, 2023	As at June 30, 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	9,08,105.90	10,53,827.49
	(bb) Outside India	1,038.89	1,101.94
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,14,05,592.22	1,06,87,842.29
	(d) Others (to be specified)		
	Guaranteed by Government	1,86,224.33	2,49,790.49
	Hypothecation	81,414.91	86,348.02
	ANF Advances	0.02	0.02
	Unsecured	99,231.74	2,12,159.23
	Provision for Doubtful Loans	(9,14,051.26)	(11,07,346.77)
	TOTAL	1,17,67,556.75	1,11,83,722.71
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1,11,433.97	1,39,537.97
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	8,62,631.61	10,94,667.48
	(e) Loans against policies	1,14,05,592.22	1,06,87,842.29
	(f) Others		
	Mortgage Property	27,659.26	29,585.88
	Municipalities	3,474.09	4,302.12
	State Electricity Boards/ Power Generators	63,395.74	1,13,341.25
	State Road Transport Corporation	616.00	616.00
	Co-Operative Industrial Estate	1,342.36	1,342.36
	Housing Co-op Societies	10,932.69	20,365.45
	Irrigation Sector	1,333.32	1,999.98
	WSB, SFC, PTR,OTH,LDB Etc.	1,93,196.11	1,97,468.06
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	(g) Provision for bad and doubtful debts	(9,14,051.26)	(11,07,346.77)
	TOTAL	1,17,67,556.75	1,11,83,722.71
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,18,01,294.40	1,12,27,064.23
	(bb) Outside India	17,373.27	15,926.27
	Provision for Standard Loans	(51,800.79)	(59,935.73)
	(b) Non-standard loans		
	(aa) In India	8,62,057.29	10,47,142.33
	(bb) Outside India	883.05	936.65
	Provision for Non Standard Loans	(8,62,250.47)	(10,47,411.04)
	TOTAL	1,17,67,556.75	1,11,83,722.71
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	9,70,113.86	4,72,484.31
	Provision for Short Term	(4,05,334.58)	(4,44,740.31)
	(b) Long Term	1,17,11,494.15	1,18,18,585.17
	Provisions for Long Term	(5,08,716.68)	(6,62,606.46)
	TOTAL	1,17,67,556.75	1,11,83,722.71

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	1,249.33	624.82
	Doubtful	855.36	790.00
	Loss	8,60,835.65	8,60,835.65
	Total	8,62,940.34	8,62,250.47