

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

(Amount in Rs. Lakhs)

	Particulars	As at Sept. 30, 2023	As at Sept. 30, 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	8,78,900.30	9,96,258.74
	(bb) Outside India	1,063.29	1,118.67
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,15,54,600.40	1,08,39,957.10
	(d) Others (to be specified)		
	Guaranteed by Government	1,60,208.61	2,19,925.45
	Hypothecation	79,997.79	85,080.59
	ANF Advances	0.02	0.02
	Unsecured	99,231.73	1,86,434.91
	Provision for Doubtful Loans	(9,12,107.25)	(10,41,571.81)
	TOTAL	1,18,61,894.89	1,12,87,203.67
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1,03,240.29	1,30,544.28
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	8,35,408.74	10,13,445.22
	(e) Loans against policies	1,15,54,600.40	1,08,39,957.10
	(f) Others		
	Mortgage Property	27,180.15	29,069.81
	Municipalities	161.96	161.96
	State Electricity Boards/ Power Generators	46,409.79	93,314.30
	State Road Transport Corporation	616.00	616.00
	Co-Operative Industrial Estate	1,342.36	1,762.86
	Housing Co-op Societies	9,199.37	17,777.31
	Irrigation Sector	666.66	1,333.32
	WSB, SFC, PTR,OTH,LDB Etc.	1,95,175.78	2,00,792.68
	ANF Advances	0.02	0.02
	Loans on Personal Security	0.62	0.62
	(g) Provision for bad and doubtful debts	(9,12,107.25)	(10,41,571.81)
	TOTAL	1,18,61,894.89	1,12,87,203.67
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,18,95,896.79	1,13,20,566.49
	(bb) Outside India	17,128.37	15,609.70
	Provision for Standard Loans	(52,007.50)	(50,244.42)
	(b) Non-standard loans		
	(aa) In India	8,60,073.18	9,91,648.42
	(bb) Outside India	903.80	950.87
	Provision for Non Standard Loans	(8,60,099.75)	(9,91,327.39)
	TOTAL	1,18,61,894.89	1,12,87,203.67
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	15,59,012.87	9,81,220.19
	Provision for Short Term	(4,60,085.84)	(4,34,781.14)
	(b) Long Term	1,12,14,989.27	1,13,47,555.29
	Provisions for Long Term	(4,52,021.41)	(6,06,790.67)
	TOTAL	1,18,61,894.89	1,12,87,203.67

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	1,477.15	666.95
	Doubtful	853.24	786.22
	Loss	8,58,646.59	8,58,646.58
	Total	8,60,976.98	8,60,099.75