

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

(Amount in Rs. Crore)

	Particulars	As at March 31, 2024	As at March 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	7,284.47	9,253.77
	(bb) Outside India	9.85	10.71
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,18,218.59	1,11,646.51
	(d) Others (to be specified)		
	Guaranteed by Government	1,470.68	1,998.86
	Hypothecation	474.81	829.82
	ANF Advances	-	-
	Unsecured	972.17	1,008.89
	Provision for Doubtful Loans	(8,172.29)	(9,186.13)
	TOTAL	1,20,258.28	1,15,562.43
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	861.21	1,321.36
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	6,612.67	8,673.77
	(e) Loans against policies	1,18,218.59	1,11,646.51
	(f) Others		
	Mortgage Property	262.25	280.16
	Municipalities	1.62	34.74
	State Electricity Boards/ Power Generators	457.94	656.68
	State Road Transport Corporation	6.16	6.16
	Co-Operative Industrial Estate	10.57	17.63
	Housing Co-op Societies	80.34	158.95
	Irrigation Sector	6.67	13.33
	WSB, SFC, PTR,OTH,LDB Etc.	1,912.54	1,939.26
	ANF Advances	-	-
	Loans on Personal Security	0.01	0.01
	(g)Provision for bad and doubtful debts	(8,172.29)	(9,186.13)
	TOTAL	1,20,258.28	1,15,562.43
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,20,570.07	1,15,896.65
	(bb) Outside India	182.31	171.36
	Provision for Standard Loans	(499.23)	(511.52)
	(b) Non-standard loans		
	(aa) In India	7,669.82	8,671.45
	(bb) Outside India	8.37	9.10
	Provision for Non Standard Loans	(7,673.06)	(8,674.61)
	TOTAL	1,20,258.28	1,15,562.43
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	14,625.88	7,746.93
	Provision for Short Term	(4,709.03)	(3,995.80)
	(b) Long Term	1,13,804.69	1,17,001.63
	Provisions for Long Term	(3,463.26)	(5,190.33)
	TOTAL	1,20,258.28	1,15,562.43

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	10.80	6.13
	Doubtful	8.23	7.76
	Loss	7,659.17	7,659.17
	Total	7,678.20	7,673.06