

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

(Amount in Rs. Crore)

	Particulars	As at June 30, 2024	As at June 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	7,243.90	9,081.06
	(bb) Outside India	9.49	10.39
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,20,397.05	1,14,055.92
	(d) Others (to be specified)		
	Guaranteed by Government	1,357.17	1,862.24
	Hypothecation	469.58	814.15
	Unsecured	972.17	992.32
	Provision for Doubtful debts	(8,161.14)	(9,140.51)
	TOTAL	1,22,288.22	1,17,675.57
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	752.70	1,114.34
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	6,585.37	8,626.32
	(e) Loans against policies	1,20,397.05	1,14,055.92
	(f) Others		
	Mortgage Property	257.94	276.59
	Municipalities	1.62	34.74
	State Electricity Boards/ Power Generators	451.78	633.96
	State Road Transport Corporation	6.16	6.16
	Co-Operative Industrial Estate	5.40	13.42
	Housing Co-op Societies	77.11	109.33
	Irrigation Sector	6.67	13.33
	WSB, SFC, PTR, OTH, LDB Etc.	1,907.55	1,931.96
	Loans on Personal Security	0.01	0.01
	(g) Provision for bad and doubtful debts	(8,161.14)	(9,140.51)
	TOTAL	1,22,288.22	1,17,675.57
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,22,609.61	1,18,012.95
	(bb) Outside India	180.24	173.73
	Provision for Standard Loans	(507.29)	(518.01)
	(b) Non-standard loans		
	(aa) In India	7,651.44	8,620.57
	(bb) Outside India	8.07	8.83
	Provision for Non Standard Loans	(7,653.85)	(8,622.50)
	TOTAL	1,22,288.22	1,17,675.57
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	17,439.06	9,701.14
	Provision for Short Term	(4,906.22)	(4,053.34)
	(b) Long Term	1,13,010.30	1,17,114.94
	Provisions for Long Term	(3,254.92)	(5,087.17)
	TOTAL	1,22,288.22	1,17,675.57

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	11.09	6.09
	Doubtful	8.30	7.65
	Loss	7,640.12	7,640.11
	Total	7,659.51	7,653.85