

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

(Amount in Rs. Crore)

	Particulars	As at Dec. 31, 2024	As at Dec. 31, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	6,775.87	8,236.29
	(bb) Outside India	9.64	10.64
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,24,504.14	1,16,908.36
	(d) Others (to be specified)		
	Guaranteed by Government	1,125.57	1,562.76
	Hypothecation	465.92	786.50
	Unsecured	969.18	991.77
	Provision for Doubtful debts	(7,788.15)	(8,724.51)
	TOTAL	1,26,062.17	1,19,771.81
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	662.69	914.21
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	6,134.76	7,887.85
	(e) Loans against policies	1,24,504.14	1,16,908.36
	(f) Others		
	Mortgage Property	251.20	267.19
	Municipalities	1.62	1.62
	State Electricity Boards/ Power Generators	312.40	457.94
	State Road Transport Corporation	5.72	6.16
	Co-Operative Industrial Estate	5.40	10.57
	Housing Co-op Societies	66.53	84.12
	Irrigation Sector	-	6.66
	WSB, SFC, PTR, OTH, LDB Etc.	1,905.85	1,951.63
	Loans on Personal Security	0.01	0.01
	(g) Provision for bad and doubtful debts	(7,788.15)	(8,724.51)
	TOTAL	1,26,062.17	1,19,771.81
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,26,393.06	1,20,113.06
	(bb) Outside India	185.02	175.27
	Provision for Standard Loans	(522.04)	(524.54)
	(b) Non-standard loans		
	(aa) In India	7,264.05	8,198.94
	(bb) Outside India	8.19	9.05
	Provision for Non Standard Loans	(7,266.11)	(8,199.97)
	TOTAL	1,26,062.17	1,19,771.81
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,980.15	13,963.82
	Provision for Short Term	(4,880.24)	(4,828.07)
	(b) Long Term	1,28,870.17	1,14,532.50
	Provisions for Long Term	(2,907.91)	(3,896.44)
	TOTAL	1,26,062.17	1,19,771.81

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	12.49	6.80
	Doubtful	7.88	7.45
	Loss	7,251.87	7,251.86
	Total	7,272.24	7,266.11