

FORM L-15-LOANS SCHEDULE
LOANS

(Amount in Rs. Crore)

	Particulars	As at March 31, 2025	As at March 31, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	5,964.63	7,284.47
	(bb) Outside India	9.83	9.85
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,26,186.54	1,18,218.59
	(d) Others (to be specified)		
	Guaranteed by Government	1,023.38	1,470.68
	Hypothecation	74.61	474.81
	Unsecured	960.96	972.17
	Provision for Doubtful debts	(6,740.05)	(8,172.29)
	TOTAL	1,27,479.90	1,20,258.28
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	610.79	861.21
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	4,937.89	6,612.67
	(e) Loans against policies	1,26,186.54	1,18,218.59
	(f) Others		
	Mortgage Property	244.33	262.25
	Municipalities	1.31	1.62
	State Electricity Boards/ Power Generators	312.40	457.94
	State Road Transport Corporation	-	6.16
	Co-Operative Industrial Estate	5.40	10.57
	Housing Co-op Societies	64.25	80.34
	Irrigation Sector	-	6.67
	WSB, SFC, PTR, OTH, LDB Etc.	1,857.04	1,912.54
	Loans on Personal Security	-	0.01
	(g) Provision for bad and doubtful debts	(6,740.05)	(8,172.29)
	TOTAL	1,27,479.90	1,20,258.28
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,27,803.82	1,20,570.07
	(bb) Outside India	187.68	182.31
	Provision for Standard Loans	(517.07)	(499.23)
	(b) Non-standard loans		
	(aa) In India	6,218.62	7,669.82
	(bb) Outside India	9.83	8.37
	Provision for Non Standard Loans	(6,222.98)	(7,673.06)
	TOTAL	1,27,479.90	1,20,258.28
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,473.46	14,625.88
	Provision for Short Term	(4,371.36)	(4,709.03)
	(b) Long Term	1,29,746.49	1,13,804.69
	Provisions for Long Term	(2,368.69)	(3,463.26)
	TOTAL	1,27,479.90	1,20,258.28

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	11.92	6.77
	Doubtful	7.56	7.25
	Loss	6,208.97	6,208.96
	Total	6,228.45	6,222.98