

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

(Amount in Rs. Crore)

	Particulars	As at Dec. 31, 2025	As at Dec. 31, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	5,380.14	6,775.87
	(bb) Outside India	9.91	9.64
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,30,361.71	1,24,504.14
	(d) Others (to be specified)		
	Guaranteed by Government	752.91	1,125.57
	Hypothecation	74.61	465.92
	Unsecured	960.96	969.18
	Provision for Doubtful debts	(6,578.96)	(7,788.15)
	TOTAL	1,30,961.28	1,26,062.17
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	459.23	662.69
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	4,374.98	6,134.76
	(e) Loans against policies	1,30,361.71	1,24,504.14
	(f) Others		
	Mortgage Property	228.17	251.20
	Municipalities	1.31	1.62
	State Electricity Boards/ Power Generators	199.84	312.40
	State Road Transport Corporation	-	5.72
	Co-Operative Industrial Estate	5.40	5.40
	Housing Co-op Societies	58.90	66.53
	Irrigation Sector	-	-
	WSB, SFC, PTR, OTH, LDB Etc.	1,850.70	1,905.85
	Loans on Personal Security	-	0.01
	(g) Provision for bad and doubtful debts	(6,578.96)	(7,788.15)
	TOTAL	1,30,961.28	1,26,062.17
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,31,288.19	1,26,393.06
	(bb) Outside India	215.25	185.02
	Provision for Standard Loans	(546.34)	(522.04)
	(b) Non-standard loans		
	(aa) In India	6,028.37	7,264.05
	(bb) Outside India	8.43	8.19
	Provision for Non Standard Loans	(6,032.62)	(7,266.11)
	TOTAL	1,30,961.28	1,26,062.17
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,666.80	4,980.15
	Provision for Short Term	(4,586.23)	(4,880.24)
	(b) Long Term	1,32,873.44	1,28,870.17
	Provisions for Long Term	(1,992.73)	(2,907.91)
	TOTAL	1,30,961.28	1,26,062.17

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	10.96	7.01
	Doubtful	7.63	7.40
	Loss	6,018.21	6,018.21
	Total	6,036.80	6,032.62