

FORM L-15-LOANS SCHEDULE
LOANS

(Amount in Rs. Crore)

	Particulars	As at June 30, 2025	As at June 30, 2024
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	5,471.13	7,243.90
	(bb) Outside India	9.86	9.49
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,28,493.46	1,20,397.05
	(d) Others (to be specified)		
	Guaranteed by Government	960.78	1,357.17
	Hypothecation	74.61	469.58
	Unsecured	960.97	972.17
	Provision for Doubtful debts	(6,742.38)	(8,161.14)
	TOTAL	1,29,228.43	1,22,288.22
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	552.84	752.70
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	4,450.39	6,585.37
	(e) Loans against policies	1,28,493.46	1,20,397.05
	(f) Others		
	Mortgage Property	238.36	257.94
	Municipalities	1.31	1.62
	State Electricity Boards/ Power Generators	312.40	451.78
	State Road Transport Corporation	-	6.16
	Co-Operative Industrial Estate	5.40	5.40
	Housing Co-op Societies	64.25	77.11
	Irrigation Sector	-	6.67
	WSB, SFC, PTR, OTH, LDB Etc.	1,852.40	1,907.55
	Loans on Personal Security	-	0.01
	(g) Provision for bad and doubtful debts	(6,742.38)	(8,161.14)
	TOTAL	1,29,228.43	1,22,288.22
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,29,552.55	1,22,609.61
	(bb) Outside India	196.26	180.24
	Provision for Standard Loans	(524.01)	(507.29)
	(b) Non-standard loans		
	(aa) In India	6,213.62	7,651.44
	(bb) Outside India	8.38	8.07
	Provision for Non Standard Loans	(6,218.37)	(7,653.85)
	TOTAL	1,29,228.43	1,22,288.22
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,757.40	17,439.06
	Provision for Short Term	(4,492.18)	(4,906.22)
	(b) Long Term	1,31,213.41	1,13,010.30
	Provisions for Long Term	(2,250.20)	(3,254.92)
	TOTAL	1,29,228.43	1,22,288.22

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	10.21	6.84
	Doubtful	7.45	7.19
	Loss	6,204.34	6,204.34
	Total	6,222.00	6,218.37