

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

(Amount in Rs. Crore)

	Particulars	As at Sept. 30, 2025	As at Sept. 30, 2024
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	5,401.53	6,868.67
	(bb) Outside India	9.98	9.74
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,29,645.78	1,22,418.78
	(d) Others (to be specified)		
	Guaranteed by Government	764.64	1,139.98
	Hypothecation	74.61	469.58
	Unsecured	960.96	972.17
	Provision for Doubtful debts	(6,585.54)	(7,813.53)
	<b>TOTAL</b>	<b>1,30,271.96</b>	<b>1,24,065.39</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	470.96	677.09
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	4,392.50	6,221.50
	(e) Loans against policies	1,29,645.78	1,22,418.78
	(f) Others		
	Mortgage Property	232.09	254.18
	Municipalities	1.32	1.62
	State Electricity Boards/ Power Generators	199.84	318.55
	State Road Transport Corporation	-	6.16
	Co-Operative Industrial Estate	5.40	5.40
	Housing Co-op Societies	58.91	69.78
	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	(6,585.54)	(7,813.53)
	<b>TOTAL</b>	<b>1,30,271.96</b>	<b>1,24,065.39</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1,30,607.05	1,24,384.17
	(bb) Outside India	204.57	189.29
	Provision for Standard Loans	(543.60)	(514.26)
	(b) Non-standard loans		
	(aa) In India	6,037.40	7,297.17
	(bb) Outside India	8.48	8.29
	Provision for Non Standard Loans	(6,041.94)	(7,299.27)
	<b>TOTAL</b>	<b>1,30,271.96</b>	<b>1,24,065.39</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	4,664.74	11,354.54
	Provision for Short Term	(4,586.23)	(4,905.00)
	(b) Long Term	1,32,192.76	1,20,524.38
	Provisions for Long Term	(1,999.31)	(2,908.53)
	<b>TOTAL</b>	<b>1,30,271.96</b>	<b>1,24,065.39</b>

**Provisions against Non-performing Loans**

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	10.52	7.01
	Doubtful	7.58	7.15
	Loss	6,027.78	6,027.78
	<b>Total</b>	<b>6,045.88</b>	<b>6,041.94</b>