

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

(Amount in Rs. Crore)

	Particulars	As at Sept. 30, 2024	As at Sept. 30, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	6,868.67	8,789.00
	(bb) Outside India	9.74	10.63
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,22,418.78	1,15,546.00
	(d) Others (to be specified)		
	Guaranteed by Government	1,139.98	1,602.09
	Hypothecation	469.58	799.98
	Unsecured	972.17	992.32
	Provision for Doubtful debts	(7,813.53)	(9,121.07)
	TOTAL	1,24,065.39	1,18,618.95
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	677.09	1,032.40
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	6,221.50	8,354.09
	(e) Loans against policies	1,22,418.78	1,15,546.00
	(f) Others		
	Mortgage Property	254.18	271.80
	Municipalities	1.62	1.62
	State Electricity Boards/ Power Generators	318.55	464.10
	State Road Transport Corporation	6.16	6.16
	Co-Operative Industrial Estate	5.40	13.42
	Housing Co-op Societies	69.78	91.99
	Irrigation Sector	-	6.67
	WSB, SFC, PTR, OTH, LDB Etc.	1,905.85	1,951.76
	Loans on Personal Security	0.01	0.01
	(g) Provision for bad and doubtful debts	(7,813.53)	(9,121.07)
	TOTAL	1,24,065.39	1,18,618.95
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,24,384.17	1,18,958.97
	(bb) Outside India	189.29	171.28
	Provision for Standard Loans	(514.26)	(520.07)
	(b) Non-standard loans		
	(aa) In India	7,297.17	8,600.73
	(bb) Outside India	8.29	9.04
	Provision for Non Standard Loans	(7,299.27)	(8,601.00)
	TOTAL	1,24,065.39	1,18,618.95
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	11,354.54	15,590.13
	Provision for Short Term	(4,905.00)	(4,600.86)
	(b) Long Term	1,20,524.38	1,12,149.89
	Provisions for Long Term	(2,908.53)	(4,520.21)
	TOTAL	1,24,065.39	1,18,618.95

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Crore)	Provision (Rs. Crore)
	Sub-standard	12.05	6.35
	Doubtful	7.95	7.46
	Loss	7,285.46	7,285.46
	Total	7,305.46	7,299.27