

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

(Amount in Rs. Crore)

	Particulars	As at March 31, 2026	As at March 31, 2025
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	4,777.77	5,964.63
	(bb) Outside India	10.07	9.83
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,29,334.90	1,26,186.54
	(d) Others (to be specified)		
	Guaranteed by Government	683.29	1,023.38
	Hypothecation	74.53	74.61
	Unsecured	949.24	960.96
	Provision for Doubtful debts	(5,982.24)	(6,740.05)
	<b>TOTAL</b>	<b>1,29,847.56</b>	<b>1,27,479.90</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	423.15	610.79
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	3,767.97	4,937.89
	(e) Loans against policies	1,29,334.90	1,26,186.54
	(f) Others		
	Mortgage Property	221.17	244.33
	Municipalities	1.31	1.31
	State Electricity Boards/ Power Generators	199.84	312.40
	Co-Operative Industrial Estate	5.40	5.40
	Housing Co-op Societies	58.90	64.25
	WSB, SFC, PTR,OTH,LDB Etc.	1,817.16	1,857.04
	(g) Provision for bad and doubtful debts	(5,982.24)	(6,740.05)
	<b>TOTAL</b>	<b>1,29,847.56</b>	<b>1,27,479.90</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	1,30,132.66	1,27,803.82
	(bb) Outside India	231.08	187.68
	Provision for Standard Loans	(520.52)	(517.07)
	(b) Non-standard loans		
	(aa) In India	5,457.50	6,218.62
	(bb) Outside India	8.56	9.83
	Provision for Non Standard Loans	(5,461.72)	(6,222.98)
	<b>TOTAL</b>	<b>1,29,847.56</b>	<b>1,27,479.90</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	4,496.53	4,473.46
	Provision for Short Term	(4,403.01)	(4,371.36)
	(b) Long Term	1,31,333.27	1,29,746.49
	Provisions for Long Term	(1,579.23)	(2,368.69)
	<b>TOTAL</b>	<b>1,29,847.56</b>	<b>1,27,479.90</b>

Provisions against Non-performing Loans		
Non-Performing Loans	As at March 31, 2026	As at March 31, 2025
<b>Loan:</b>		
Sub-standard	10.17	11.92
Doubtful	7.67	7.56
Loss	5448.22	6208.97
<b>Total</b>	<b>5466.06</b>	<b>6228.45</b>
<b>Provisions:</b>		
Sub-standard	6.34	6.77
Doubtful	7.16	7.25
Loss	5448.22	6208.96
<b>Total</b>	<b>5461.72</b>	<b>6222.98</b>