

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

(Amount in Rs. Lakhs)

	Particulars	As at 31.12.2021 (Audited)	As at 31.12.2020 (Unaudited)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	1155500.04	1358670.20
	(bb) Outside India	1119.00	1298.95
	(b) On Shares, Bonds, Govt. Securities, etc.	0.00	0.00
	(c) Loans against policies	10426426.56	10016165.85
	(d) Others (to be specified)		
	(aa) ANF Advances	0.02	0.02
	(bb) Guaranteed by Govt	307804.51	385491.76
	(cc) Hypothecation	88530.04	88859.32
	Unsecured	258558.88	272805.75
	Provision for Doubtful Debts	(1230947.11)	(1381001.67)
	TOTAL	11006991.94	10742290.18
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	192831.21	238376.37
	(b) Banks and Financial Institutions	0.00	0.00
	(c) Subsidiaries	0.00	0.00
	(d) Companies	1141198.89	1304389.18
	(e) Loans against policies	10426426.56	10016165.85
	(f) Others (to be specified)		
	Mortgage Property	31110.24	33597.30
	Municipalities	5280.53	6255.88
	State Electricity Board	89563.03	134587.09
	State Road Transport Corporation	616.00	616.00
	Co-operative Industrial Estates	0.00	0.00
	Sugar Co-operatives	0.00	0.00
	Housing Co-op Societies	36177.15	40411.14
	Irrigation Sector	1999.98	2666.64
	WSB, SFC, PTR, OTH, LDB Etc	312734.82	346225.76
	ANF Advances	0.02	0.02
	Unsecured Loans	0.62	0.62
	Provision for bad and doubtful debts	(1230947.11)	(1381001.67)
	TOTAL	11006991.94	10742290.18
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	11025864.29	10731233.21
	(bb) Outside India	14775.99	17040.14
	Provision for Standard Loans	(55318.05)	(49857.05)
	(b) Non-standard loans less provisions		
	(aa) In India	1196347.62	1373914.39
	(bb) Outside India	951.15	1104.11
	Provision for Non Standard Loans	(1175629.06)	(1331144.62)
	TOTAL	11006991.94	10742290.18
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	1140524.33	1061626.56
	Provisions for Short Term	(516031.70)	(451757.27)
	(b) Long Term	11097414.72	11061665.29
	Provisions for Long Term	(714915.41)	(929244.40)
	TOTAL	11006991.94	10742290.18

Note:

a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term

b) Provisions against non-performing loans shall be shown separately.

c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision Amount (Rs. Lakhs)
Sub-standard	12072.13	3284.98
Doubtful	202311.50	202205.13
Loss	970138.95	970138.95
Total	1184522.58	1175629.06