

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

(Amount in Rs. Lakhs)

	Particulars	As at 31.03.2022 (Audited)	As at 31.03.2021 (Audited)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	10,89,893.68	11,97,071.34
	(bb) Outside India	1,093.19	1,246.06
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	1,04,42,616.42	1,01,03,158.25
	(d) Others (to be specified)		
	(aa) ANF Advances	0.02	0.02
	(bb) Guaranteed by Govt	2,66,430.60	3,70,692.04
	(cc) Hypothecation	87,338.78	86,974.66
	Unsecured	2,25,011.01	2,81,322.17
	Provision for Doubtful Debts	(11,24,820.13)	(12,62,130.78)
	TOTAL	1,09,87,563.57	1,07,78,333.76
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1,87,437.49	2,33,074.89
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	10,73,195.45	11,62,395.06
	(e) Loans against policies	1,04,42,616.42	1,01,03,158.25
	(f) Others (to be specified)		
	Mortgage Property	30,234.56	32,978.32
	Municipalities	4,452.50	5,280.53
	State Electricity Board	86,090.19	1,30,493.47
	State Road Transport Corporation	616.00	616.00
	Co-operative Industrial Estates	-	-
	Sugar Co-operatives	-	-
	Housing Co-op Societies	26,572.06	38,233.64
	Irrigation Sector	1,999.98	2,666.64
	WSB, SFC, PTR, OTH, LDB Etc	2,59,168.41	3,31,567.10
	ANF Advances	0.02	0.02
	Unsecured Loans	0.62	0.62
	Provision for bad and doubtful debts	(11,24,820.13)	(12,62,130.78)
	TOTAL	1,09,87,563.57	1,07,78,333.76
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	1,10,15,087.74	1,08,10,504.29
	(bb) Outside India	15,258.18	15,907.81
	Provision for Standard Loans	(50,600.70)	(11,310.53)
	(b) Non-standard loans less provisions		
	(aa) In India	10,81,108.57	12,12,992.67
	(bb) Outside India	929.21	1,059.15
	Provision for Non Standard Loans	(10,74,219.43)	(12,50,819.63)
	TOTAL	1,09,87,563.57	1,07,78,333.76
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,86,163.30	10,17,813.44
	Provisions for Short Term	(4,50,845.70)	(4,41,711.59)
	(b) Long Term	1,16,26,220.40	1,10,21,024.78
	Provisions for Long Term	(6,73,974.43)	(8,18,792.87)
	TOTAL	1,09,87,563.57	1,07,78,333.76

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	10,803.88
	Doubtful	1,75,208.21
	Loss	8,96,025.69
	Total	10,82,037.78