

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

(Amount in Rs. Lakhs)

	Particulars	As at 30.09.2021 (Audited)	As at 30.09.2020 (Unaudited)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	1156987.24	1225489.13
	(bb) Outside India	1168.81	1323.66
	(b) On Shares, Bonds, Govt. Securities, etc.	0.00	0.00
	(c) Loans against policies	10289473.23	9904272.08
	(d) Others (to be specified)		
	(aa) ANF Advances	0.02	0.02
	(bb) Guaranteed by Govt	319963.29	401296.72
	(cc) Hypothecation	86113.46	88080.13
	ANF Advances	0.00	0.00
	Unsecured	276084.41	439140.02
	Provision for Doubtful Debts	(1232829.11)	(1391902.92)
	TOTAL	10896961.35	10667698.85
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	204609.59	254110.41
	(b) Banks and Financial Institutions	0.00	0.00
	(c) Subsidiaries	0.00	0.00
	(d) Companies	1140894.73	1313527.35
	(e) Loans against policies	10289473.23	9904272.08
	(f) Others (to be specified)		
	Mortgage Property	31836.45	34414.10
	Municipalities	5280.53	6259.98
	State Electricity Board	98930.03	153836.64
	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	36178.15	40411.14
	Irrigation Sector	1999.98	2666.64
	WSB, SFC, PTR, OTH, LDB Etc	319971.13	349486.78
	ANF Advances	0.02	0.02
	Unsecured Loans	0.62	0.62
	Provision for bad and doubtful debts	(1232829.11)	(1391902.92)
	TOTAL	10896961.35	10667698.85
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	10929519.03	10610625.30
	(bb) Outside India	15396.88	17249.09
	Provision for Standard Loans	(58940.38)	(42415.28)
	(b) Non-standard loans less provisions		
	(aa) In India	1183881.06	1430602.26
	(bb) Outside India	993.49	1125.11
	Provision for Non Standard Loans	(1173888.73)	(1349487.64)
	TOTAL	10896961.35	10667698.85
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	1164650.85	963351.86
	Provisions for Short Term	(107159.32)	(443961.82)
	(b) Long Term	10965139.61	11096249.91
	Provisions for Long Term	(1125669.79)	(947941.10)
	TOTAL	10896961.35	10667698.85

Note:

- a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- 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	12663.95	3382.78
	Doubtful	229320.57	229320.57
	Loss	948194.82	948194.82
	Total	1190179.34	1180898.17