

SBI LIFE INSURANCE COMPANY LIMITED
SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

Form L-15-Loans Schedule

LOANS

(₹ in '000)

| Particulars | As at | |
|---|-------------------|-------------------|
| | December 31, 2018 | December 31, 2017 |
| SECURITY WISE CLASSIFICATION | | |
| <i>Secured</i> | | |
| (a) On mortgage of property | | |
| (aa) In India | - | - |
| (bb) Outside India | - | - |
| (b) On Shares, Bonds, Govt Securities etc | - | - |
| (c) Loans against policies | 367,688 | 187,705 |
| (d) Others | 1,344,600 | 1,543,800 |
| <i>Unsecured</i> | - | - |
| Total | 1,712,288 | 1,731,505 |
| BORROWER - WISE CLASSIFICATION | | |
| (a) Central and State Governments | - | - |
| (b) Banks and Financial institutions | 1,344,600 | 1,543,800 |
| (c) Subsidiaries | - | - |
| (d) Companies | - | - |
| (e) Loans against policies | 367,688 | 187,705 |
| (f) Others | - | - |
| Total | 1,712,288 | 1,731,505 |
| PERFORMANCE - WISE CLASSIFICATION | | |
| (a) Loans classified as standard | | |
| (aa) In India | 1,712,288 | 1,731,505 |
| (bb) Outside India | - | - |
| (b) Non - standard loans less provisions | | |
| (aa) In India | - | - |
| (bb) Outside India | - | - |
| Total | 1,712,288 | 1,731,505 |
| MATURITY - WISE CLASSIFICATION | | |
| (a) Short Term | 68,044 | 24,891 |
| (b) Long Term | 1,644,245 | 1,706,614 |
| Total | 1,712,288 | 1,731,505 |

Notes:

(₹ in '000)

| Sr. No. | Particulars | As at | |
|---------|--|-------------------|-------------------|
| | | December 31, 2018 | December 31, 2017 |
| 1 | Aggregate cost of principal receivable within 12 months from the Balance Sheet date out of Long Term Loans | 200,000 | 200,000 |
| 2 | Provision towards Standard Asset | 5,400 | 6,200 |
| 3 | Loans considered doubtful and the amount of provision (Other than standard provision) created against such loans | - | - |
| 4 | Short-term loans include those which have residual maturity within 12 months from Balance Sheet date. Long term loans are the loans other than short-term loans. | | |