

During the year, the company identified Doubtful Assets to the tune of Rs 6.56 lakhs and the same have been written off as bad debts.

Further Provision on Standard assets to the tune of Rs 3.15 lakhs have been considered at the year-end date.

Ageing analysis of Loan receivables

As a policy, the Company does an ageing analysis of Loans, the details of which is below:

As on 31st March 2022

(Rs. In Lakhs)

Particulars for FY 2021-22	Outstanding for following periods from due date of payments					
	Less than 6 months	6 Months- 1 year	1-2 Years	2-3 Years	More than 3 years	Total
Undisputed trade Receivables – Considered good	1236.62	24.55	-	-	-	1261.17
Undisputed trade Receivables – Considered Doubtful	-	-	26.12	8.95	15.43	50.50
Disputed trade Receivables - Considered good	-	-	-	-	-	-
Disputed trade Receivables - Considered Doubtful	-	-	-	-	-	-
Total	1236.62	24.55	26.12	8.95	15.43	1311.67

As on 31st March 2021

(Rs. In Lakhs)

Particulars for FY 2020-21	Outstanding for following periods from due date of payments					
	Less than 6 months	6 Months- 1 year	1-2 Years	2-3 Years	More than 3 years	Total
Undisputed trade Receivables – Considered good	652.28	6.49	-	-	-	658.77
Undisputed trade Receivables – Considered Doubtful	-	-	13.70	7.40	0.63	21.73
Disputed trade Receivables - Considered good	-	-	-	-	-	-
Disputed trade Receivables - Considered Doubtful	-	-	-	-	-	-
Total	652.28	6.48	13.70	7.40	0.63	680.50

Liquidity risk

The objective of liquidity risk management is to maintain sufficient liquidity and ensure that funds are available for use as per requirements. The Company manages liquidity risk through cash credit limits and undrawn borrowing facilities by continuously monitoring forecast and actual cash flows. The Company invests its surplus funds in bank fixed deposit which carry minimal mark to market risks.

Maturities of financial liabilities

The following are the contractual maturities (principal and interest in the case of loan) of non-derivative financial liabilities, based on contractual cash flows: