

**FORM NL-13-LOANS SCHEDULE****UNITED INDIA INSURANCE COMPANY LIMITED****LOANS**

	Particulars	31.03.2012	31.03.2011
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	314657	488993
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	3009172	3284944
	Unsecured	233039	262779
	TOTAL	3556868	4036716
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1478892	1619043
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings	547696	751772
	(e) Others (to be specified)		
	- Loans to HUDCO	12000	32000
	- Employees Housing Loan	1518280	1633901
	TOTAL	3556868	4036716
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3138493	3603616
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	25773	23618
	(bb) Outside India		
	Provisions	392602	409482
	TOTAL	3556868	4036716
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	175520	54809
	(b) Long Term	3381347	3981907
	TOTAL	3556867	4036716

Notes:

(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. - is Rs.392601.73

(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.

Loans considered doubtful are Rs.418374.45 and amount of provision created against such loans is Rs.392501.73