

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

	Particulars	30.06.2012	30.06.2011
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	314021	547373
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	2962608	3506666
	Unsecured	232304	368690
	TOTAL	3508933	4422729
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1463162	1609420
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings	546325	740529
	(e) Others (to be specified)		
	- Loans to HUDCO	12000	32000
	- Employees Housing Loan	1487446	1607187
	TOTAL	3508933	3989136
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3091329	3557126
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	25773	23618
	(bb) Outside India		
	Provisions	391831	408392
	TOTAL	3508933	3989136
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	165255	205520
	(b) Long Term	3343678	3783616
	TOTAL	3508933	3989136

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.391830.73

(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 417603.45 and amount of provision created against such loans is Rs.391830.73