

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

	Particulars	31.03.2013	31.03.2012
		('000)	('000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	1823038	1832936
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	1326560	1490892
	Unsecured	187936	233039
	<b>TOTAL</b>	<b>3337534</b>	<b>3556867</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1326560	1478892
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	470011	547696
	(e) Others (to be specified)	0	12000
	- Loans to HUDCO	0	0
	- Employees Housing Loan	1540962	1518279
	<b>TOTAL</b>	<b>3337534</b>	<b>3556867</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3172575	3138492
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	164959	418374
	(bb) Outside India		
	Provisions		
	<b>TOTAL</b>	<b>3337534</b>	<b>3556867</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	165648	175520
	(b) Long Term	3171885	3381347
	<b>TOTAL</b>	<b>3337534</b>	<b>3556867</b>

**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.164958.99

(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.164958.99 and amount of provision created against such loans is Rs.164958.99

Provision of Rs.164958.99 (previous year Rs.392601.73) against non performing loans is grouped under Provision for Bad & Doubtful Debts in Schedule 14.