

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

	Particulars	31.12.2012	31.12.2011
		('000)	('000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	1806220	1876171
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	1475162	1635078
	Unsecured	187936	251279
	<b>TOTAL</b>	<b>3469318</b>	<b>3762527</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1463162	1604411
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings	475738	580588
	(e) Others (to be specified)		
	- Loans to HUDCO	12000	30667
	- Employees Housing Loan	1518418	1546862
	<b>TOTAL</b>	<b>3469318</b>	<b>3762527</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3120388	3341670
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	23554	23618
	(bb) Outside India		
	Provisions	325376	397239
	<b>TOTAL</b>	<b>3469318</b>	<b>3762527</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	85393	70698
	(b) Long Term	3383925	3691829
	<b>TOTAL</b>	<b>3469318</b>	<b>3762527</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.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 Rs417603.45 and amount of provision created against such loans is Rs.391830.73