



FORM NL-13-LOANS SCHEDULE

UNITED INDIA INSURANCE COMPANY LIMITED

LOANS

	Particulars	31.12.2011 (Rs.'000)	31.12.2010 (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	1876171	2184414
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	1635078	1857081
	Unsecured	251278	285322
	TOTAL	3762527	4326817
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1604411	1758414
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings	580588	797750
	(e) Others (to be specified)		
	- Loans to HUDCO	30666	98667
	- Employees Housing Loan	1546862	1671986
	TOTAL	3762527	4326817
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3341670	3677585
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	23618	20623
	(bb) Outside India		
	Provisions	397239	628609
	TOTAL	3762527	4326817
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	70698	229072
	(b) Long Term	3691829	4097745
	TOTAL	3762527	4326817

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.
- (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.