

FORM NL-13-LOANS SCHEDULE NL-13 LOANS SCHEDULE**LOANS** united india insurance co ltd

	Particulars	30.06.2011	30.06.2010
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	478440	547373
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others (to be specified) (Government guaranteed bonds)	3248607	3506666
	Unsecured	262089	368690
	TOTAL	3989136	4422729
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	1609420	1765748
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Industrial Undertakings	740530	816063
	(e) Others (to be specified)		
	- Loans to HUDCO	32000	100000
	- Employees Housing Loan	1607187	1740918
	TOTAL	3989136	4422729
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	3557126	2154724
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India	23618	1567078
	(bb) Outside India		
	Provisions	408392	700927
	TOTAL	3989136	4422729
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	205520	25849
	(b) Long Term	3783616	4396880
	TOTAL	3989136	4422729

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.