

**ICICI Prudential Life Insurance Company Limited**  
**Schedules forming part of consolidated financial statements**

**SCHEDULE - 9**  
**LOANS**

(₹ '000)

| Particulars                                 | March 31, 2014 | March 31, 2013 |
|---|----------------|----------------|
| <b>1. Security-wise classifications</b>     |                |                |
| Secured                                     |                |                |
| (a) On mortgage of property                 |                |                |
| (aa) In India                               | -              | -              |
| (bb) Outside India                          | -              | -              |
| (b) On Shares, Bonds, Govt Securities, etc. | -              | -              |
| (c) Loans against policies                  | 119,076        | 87,469         |
| (d) Others                                  | -              | -              |
| Unsecured                                   | -              | -              |
| <b>Total</b>                                | <b>119,076</b> | <b>87,469</b>  |
| <b>2. Borrower wise classification</b>      |                |                |
| (a) Central and State Governments           | -              | -              |
| (b) Banks and Financial Institutions        | -              | -              |
| (c) Subsidiaries                            | -              | -              |
| (d) Companies                               | -              | -              |
| (e) Policyholders - Loans against policies  | 119,076        | 87,469         |
| (f) Others                                  | -              | -              |
| <b>Total</b>                                | <b>119,076</b> | <b>87,469</b>  |
| <b>3. Performance-wise classification</b>   |                |                |
| (a) Loans classified as standard            |                |                |
| (aa) In India                               | 119,076        | 87,469         |
| (bb) Outside India                          | -              | -              |
| (b) Non-standard loans less provisions      |                |                |
| (aa) In India                               | -              | -              |
| (bb) Outside India                          | -              | -              |
| <b>Total</b>                                | <b>119,076</b> | <b>87,469</b>  |
| <b>4. Maturity-wise classification</b>      |                |                |
| (a) Short-term                              | 6,513          | 4,026          |
| (b) Long-term                               | 112,563        | 83,443         |
| <b>Total</b>                                | <b>119,076</b> | <b>87,469</b>  |

Note: Refer Schedule 16 Note 2.12 for accounting policy on Loan.