

BALANCE SHEET AS AT 31ST MARCH, 2015

(₹ '000)

Particulars	Schedule	AS AT 31ST MARCH, 2015	AS AT 31ST MARCH, 2014
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds</b>			
Share Capital	L-8,L-9	11,963,235	11,963,235
Reserves And Surplus	L10	21,980,263	21,980,263
Credit / [Debit] Fair Value Change Account		499,302	104,091
<b>Sub-Total (A)</b>		<b>34,442,800</b>	<b>34,047,589</b>
<b>Borrowings</b>			
<b>Policyholders' Funds</b>			
Credit / [Debit] Fair Value Change Account	L11	-	-
Policy Liabilities		1,058,314	331,932
Insurance Reserves		61,957,399	48,973,533
Provision For Linked Liabilities		-	-
Fund for Discontinued Policies		84,150,848	100,660,089
(i) Discontinued on account of non payment of Premium		3,726,163	2,114,332
(ii) Others		-	-
<b>Sub-Total (B)</b>		<b>150,892,724</b>	<b>152,079,886</b>
<b>Funds For Future Appropriations</b>			
Non-Linked		63,793	155,030
Linked - Provision for lapsed policy not likely to be revived		455	66,078
<b>Sub-Total (C)</b>		<b>64,248</b>	<b>221,108</b>
<b>TOTAL (A) + (B) + (C)</b>		<b>185,399,772</b>	<b>186,348,583</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	16,016,345	14,230,579
Policyholders'	L13	65,130,513	66,207,410
Assets Held To Cover Linked Liabilities	L14	87,877,466	102,840,499
Loans	L15	724,406	379,988
Fixed Assets	L16	308,171	151,775
<b>Sub-Total (D)</b>		<b>170,056,901</b>	<b>183,810,251</b>
<b>Current Assets</b>			
Cash And Bank Balances	L17	3,607,185	3,297,431
Advances And Other Assets	L18	7,185,570	5,689,388
<b>Sub-Total (E)</b>		<b>10,792,755</b>	<b>8,986,819</b>
Current Liabilities	L19	13,237,246	24,471,464
Provisions	L20	1,161,309	1,125,591
<b>Sub-Total (F)</b>		<b>14,398,555</b>	<b>25,597,055</b>
<b>NET CURRENT ASSETS (E) - (F) = (G)</b>		<b>(3,605,800)</b>	<b>(16,610,236)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	L21	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)		18,948,671	19,148,568
Debit Balance of Revenue Account		-	-
<b>Sub-Total (H)</b>		<b>18,948,671</b>	<b>19,148,568</b>
<b>TOTAL (D) + (G) + (H)</b>		<b>185,399,772</b>	<b>186,348,583</b>

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 31ST MARCH, 2015	AS AT 31ST MARCH, 2014
01. Partly paid-up investments	127,500	71,300
02. Underwriting commitments outstanding (in respect of shares and securities)	-	-
03. Claims, other than against policies, not acknowledged as debts by the company	30,691	26,294
04. Guarantees given by or on behalf of the Company	850	-
05. Statutory demands / liabilities in dispute, not provided for	380,239	390,899
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	489,338	291,763
<b>TOTAL</b>	<b>1,028,618</b>	<b>780,256</b>