

(Rs.'000)

Particulars	Schedule	As at 30th September, 2015	As at 30th September, 2014
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
Share Capital	L-8,L-9	175 02 04	175 00 00
Reserves & Surplus	L-10	304 05 28	253 25 78
Credit/(Debit)/ Fair Value Change Account		12 31 64	1 35 75
<b>Sub-Total</b>		<b>491 38 96</b>	<b>429 61 53</b>
Borrowings	L-11		
<i>POLICYHOLDERS' FUNDS:</i>			
Credit/(Debit)/ Fair Value Change Account		87 15	
Policy Liabilities		918 05 17	649 27 42
Insurance Reserves			
Provision for Linked Liabilities		963 28 16	1041 67 76
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		34 59 21	20 92 79
(ii) Others			
<b>Sub-Total</b>		<b>1916 79 70</b>	<b>1711 87 97</b>
FUNDS FOR FUTURE APPROPRIATIONS		43 21 33	45 25 95
<b>TOTAL</b>		<b>2451 39 99</b>	<b>2186 75 45</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	L-12	505 68 22	402 86 68
Policyholders'	L-13	941 14 33	669 71 85
Assets Held to Cover Linked Liabilities	L-14	997 87 38	1062 60 55
Loans	L-15	2 31 46	1 25 32
Fixed Assets	L-16	39 25 45	33 19 51
Currents Assets			
Cash and Bank Balances	L-17	66 16 43	104 78 02
Advances and Other Assets	L-18	94 41 47	81 56 23
<b>Sub-Total (A)</b>		<b>160 57 90</b>	<b>186 34 25</b>
Current Liabilities	L-19	182 91 81	159 34 69
Provisions	L-20	12 52 96	9 88 00
<b>Sub-Total (B)</b>		<b>195 44 77</b>	<b>169 22 70</b>
NET CURRENT ASSETS (C) = (A – B)		<b>(34 86 87)</b>	<b>17 11 54</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21		
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)			
Debit Balance of Revenue Account			
<b>TOTAL</b>		<b>2451 39 99</b>	<b>2186 75 45</b>

## CONTINGENT LIABILITIES

Particulars	Schedule	As at 30th September, 2015	As at 30th September, 2014
Partly paid-up investments			
Claims, other than against policies, not acknowledged as debts by the company			
Underwriting commitments outstanding (in respect of shares and securities)			
Guarantees given by or on behalf of the Company		-	1 00 00
Statutory demands/ liabilities in dispute, not provided for		1 00 00	-
Reinsurance obligations to the extent not provided for in accounts			
Others *		1 84 29	87 49
<b>TOTAL</b>		<b>2 84 29</b>	<b>1 87 49</b>

**Note :** \* Represents potential liability to the company (net of reinsurance) in respect of cases filed against the Company's decision of repudiation of death claims and customer complaints.

: Previous Period figures are regrouped / rearranged wherever necessary to make them comparable with those of the current period.

: Schedules referred to herein form an integral part of the Financial Statements