

(Rs.'000)

Particulars	Schedule	As at 31st March, 2016	As at 31st March, 2015
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
Share Capital	L-8,L-9	175 04 87	175 00 09
Reserves & Surplus	L-10	326 82 85	308 03 91
Credit/(Debit)/ Fair Value Change Account		3 04 30	16 19 47
<b>Sub-Total</b>		<b>504 92 02</b>	<b>499 23 47</b>
Borrowings	L-11		
<i>POLICYHOLDERS' FUNDS:</i>			
Credit/(Debit)/ Fair Value Change Account		1 51 63	3 16 44
Policy Liabilities		1241 74 01	839 47 37
Insurance Reserves			
Provision for Linked Liabilities		828 82 55	1040 62 53
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		33 69 40	23 07 08
(ii) Others			
<b>Sub-Total</b>		<b>2105 77 59</b>	<b>1906 33 42</b>
FUNDS FOR FUTURE APPROPRIATIONS		2 32 92	2 07 38
<b>TOTAL</b>		<b>2613 02 53</b>	<b>2407 64 27</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	L-12	532 54 99	438 57 64
Policyholders'	L-13	1133 26 38	865 55 15
Assets Held to Cover Linked Liabilities	L-14	862 51 95	1063 69 61
Loans	L-15	2 92 78	1 57 47
Fixed Assets	L-16	45 07 55	35 33 11
Currents Assets			
Cash and Bank Balances	L-17	151 68 11	113 99 05
Advances and Other Assets	L-18	132 27 64	106 46 52
<b>Sub-Total (A)</b>		<b>283 95 75</b>	<b>220 45 57</b>
Current Liabilities	L-19	242 14 54	205 93 64
Provisions	L-20	5 12 39	11 60 65
<b>Sub-Total (B)</b>		<b>247 26 93</b>	<b>217 54 29</b>
NET CURRENT ASSETS (C) = (A - B)		<b>36 68 82</b>	<b>2 91 28</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>2613 02 53</b>	<b>2407 64 27</b>

**CONTINGENT LIABILITIES**

Particulars	Schedule	As at 31st March, 2016	As at 31st March, 2015
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			
Statutory demands/ liabilities in dispute, not provided for		5 25 23	1 00 00
Reinsurance obligations to the extent not provided for in accounts			
Others *		2 25 22	1 44 07
<b>TOTAL</b>		<b>7 50 44</b>	<b>2 44 07</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