

(Rs.'000)

Particulars	Schedule	As at 30th September, 2019	As at 30th September, 2018
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
Share Capital	<b>L-8,L-9</b>	175 68 25	175 15 87
Reserves & Surplus	<b>L-10</b>	447 17 02	408 74 54
Credit/(Debit)/ Fair Value Change Account		13 20 46	(16 60 00)
<b>Sub-Total</b>		<b>636 05 73</b>	<b>567 30 40</b>
Borrowings	<b>L-11</b>		
<i>POLICYHOLDERS' FUNDS:</i>			
Credit/(Debit)/ Fair Value Change Account		24 38 00	4 90 69
Policy Liabilities		3530 15 86	2759 71 58
Insurance Reserves			
Provision for Linked Liabilities		495 34 79	562 96 42
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		16 98 31	23 57 99
(ii) Others			
<b>Sub-Total</b>		<b>4066 86 97</b>	<b>3351 16 68</b>
FUNDS FOR FUTURE APPROPRIATIONS		29 84 03	39 04 46
<b>TOTAL</b>		<b>4732 76 73</b>	<b>3957 51 54</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	<b>L-12</b>	562 81 55	532 84 14
Policyholders'	<b>L-13</b>	3457 59 92	2675 83 20
Assets Held to Cover Linked Liabilities	<b>L-14</b>	512 33 11	586 54 41
Loans	<b>L-15</b>	32 78 44	14 04 69
Fixed Assets	<b>L-16</b>	61 10 04	40 16 61
Currents Assets			
Cash and Bank Balances	<b>L-17</b>	75 70 66	128 97 70
Advances and Other Assets	<b>L-18</b>	285 15 34	247 04 70
<b>Sub-Total (A)</b>		<b>360 86 01</b>	<b>376 02 39</b>
Current Liabilities	<b>L-19</b>	233 78 43	241 71 12
Provisions	<b>L-20</b>	20 93 90	26 22 78
<b>Sub-Total (B)</b>		<b>254 72 34</b>	<b>267 93 91</b>
NET CURRENT ASSETS (C) = (A – B)		<b>106 13 67</b>	<b>108 08 49</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>		
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)			
Debit Balance of Revenue Account			
<b>TOTAL</b>		<b>4732 76 73</b>	<b>3957 51 54</b>

**Note** : Previous period / quarter 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

**CONTINGENT LIABILITIES**

Particulars	Schedule	As at 30th September, 2019	As at 30th September, 2018
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		-	50 25 84
Reinsurance obligations to the extent not provided for in accounts			
Others *		3 23 36	4 72 70
<b>TOTAL</b>		<b>3 23 36</b>	<b>54 98 54</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.