

BALANCE SHEET AS AT DECEMBER 31, 2020

Particulars	Schedule	As at December 31, 2020 (₹ in '000s)	As at December 31, 2019 (₹ in '000s)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	9,944,560	9,944,560
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	19,187,141	15,027,198
FAIR VALUE CHANGE ACCOUNT			
SHAREHOLDERS FUNDS		770,733	114,280
POLICYHOLDERS FUNDS		3,080,410	438,560
BORROWINGS	NL-11-Borrowings Schedule	3,630,000	3,630,000
Deferred Tax Liability		-	-
<b>TOTAL</b>		<b>36,612,844</b>	<b>29,154,598</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
SHAREHOLDERS	NL-12A-Investment Schedule	31,144,582	24,845,187
POLICYHOLDERS	NL-12B-Investment Schedule	124,476,329	95,345,325
DEFERRED TAX ASSET		734,545	197,961
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	2,155,266	1,970,497
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,712,594	2,568,939
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	9,739,439	11,461,530
<b>Sub-Total (A)</b>		<b>12,452,033</b>	<b>14,030,469</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	101,308,484	81,440,355
PROVISIONS	NL-18-Provisions Schedule	33,041,427	25,794,486
<b>Sub-Total (B)</b>		<b>134,349,911</b>	<b>107,234,841</b>
NET CURRENT ASSETS (C) = (A - B)		<b>(121,897,878)</b>	<b>(93,204,372)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
<b>TOTAL</b>		<b>36,612,844</b>	<b>29,154,598</b>

**CONTINGENT LIABILITIES**

	Particulars	As at December 31, 2020 (₹ in '000s)	As at December 31, 2019 (₹ in '000s)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	1,397,645	2,129,684
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (Insurance Claims disputed by the company, to the extent not provided/reserved)	649,085	453,592
	<b>TOTAL</b>	<b>2,046,730</b>	<b>2,583,276</b>