Particularis     Schedule     December 31, 2019     Decembe					
Registration with the IRDA! 2 27th June, 2008     BALANCE SHEET AS AT DECEMBER 31, 2019   Colspan="2">Colspan="2"     Particulars   Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"     SubCols OF FUNDS   Colspan="2"   Colspan="2"     SubCols Colspan="2"   Colspan="2"   Colspan="2"   Colspan="2"     Colspan="2"   Colspan="2"   Colspan="2"     Colspan="2"   Colspan="2"     Colspan="2"   Colspan="2"     Colspan="2"   Colspan="2"     Colspan= Colspan="2"   Colspan="2"   Colspan="2"     Colspan= Colspan="2"   Colspan="2"     Colspan= Colspan= Colspan="2"     Colspan= Colspan="2" <th <="" colspan="2" t<="" th=""><th></th></th>	<th></th>				
Particulars     Schedule     December 31, 2019     December 31, 2019       SURCES OF FUNDS     (R: 000)     (R: 000)     (R: 000)       SHARE CAPITAL     NL-8-Share Capital Schedule     1,83,09,812       SHARE CAPITAL     NL-0-Reserves and Surplus Schedule     1,20,185       FAR VALUE CHANGE - SHAREHOLDER FUNDS     2,851     FAR VALUE CHANGE - POLICYHOLDER FUNDS       FAR VALUE CHANGE - POLICYHOLDER FUNDS     19,837     E00RROWINGS       BORROWINGS     NL-11-Borrowings Schedule     2,260,02,485       FUEX MARGE - POLICYHOLDER FUNDS     2,260,02,485     2       MINESTMENTS - SHAREHOLDERS FUND     NL-12A-Investment Schedule     4,33,84,048       INVESTMENTS - FOLICYHOLDERS FUND     NL-12A-Investment Schedule     4,33,84,048       INVESTMENTS - FOLICYHOLDERS FUND     NL-12A-Investment Schedule     4,33,84,048       INVESTMENTS - FOLICYHOLDERS FUND     NL-12A-Investment Schedule     4,33,84,048       IOANS     NL-12A-Investment Schedule     1,82,801       DEFERRED TAX ASSET     C     C       CURRENT ASSETS     C     C       CURRENT ASSETS     NL-14-Fixed Assets Schedule     3,71,402 <td< th=""><th colspan="5" rowspan="2">Registration No: 139 and Date of Registration with the IRDAI : 27th June, 2008 BALANCE SHEET AS AT DECEMBER 31, 2019</th></td<>	Registration No: 139 and Date of Registration with the IRDAI : 27th June, 2008 BALANCE SHEET AS AT DECEMBER 31, 2019				
Particularis     Schedule     December 31, 2019     Decembe					
SOURCES OF FUNDS   NL-9-Share Capital Schedule   1,83,09,812     SHARE CAPICATION MONEY PENDING ALLOTMENT   -   -     RESERVES AND SURPLUS   NL-10-Reserves and Surplus Schedule   17,20,185     FAIR VALUE CHANGE - SHAREHOLDER FUNDS   2,851   -     FAIR VALUE CHANGE - POLICYHOLDER FUNDS   19,637   -     BORROWINGS   NL-11-Borrowings Schedule   22,56,000     TOTAL   2,26,02,485   2     APPLICATION OF FUNDS   -   -     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928     INVESTMENTS - SHAREHOLDERS FUND   NL-12B-Investment Schedule   4,33,84,048     LOANS   -   -   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -   -     CURRENT ASSETS   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-17-Current Liabilities Schedule   84,51,302     CURRENT LABLITIES   NL-17-Current Liabilities Schedule   95,45,270     DEFERRED TAX LABILITY   -   -   -     Sub-Total (B)   (4,14,23,424)   3	As at ber 31, 2018				
SHARE CAPITAL NL-8-Share Capital Schedule 1,83,09,812   SHARE APPLICATION MONEY PENDING ALLOTMENT . .   RESERVES AND SURPLUS NL-10-Reserves and Surplus Schedule 17,20,185   FAIR VALUE CHANGE - SHAREHOLDER FUNDS . 19,637   BORROWINGS NL-11-Borrowings Schedule 22,851   FORT . . .   TOTAL . 2,260,2485 2   APPLICATION OF FUNDS . . .   INVESTMENTS - SHAREHOLDERS FUND NL-12A-Investment Schedule 62,99,928   INVESTMENTS - POLICYHOLDERS FUND NL-12B-Investment Schedule .   INVESTMENTS - POLICYHOLDERS FUND NL-14-Fixed Assets Schedule .   INVESTMENTS - POLICYHOLDERS FUND NL-14-Fixed Assets Schedule .   IDASETS NL-14-Fixed Assets Schedule . .   IDASETS NL-14-Fixed Assets Schedule . .   CURRENT ASSETS . . .   Cash And Bank Balances NL-14-Fixed Assets Schedule 80,79,900   Sub-Total (A) . . .   CURRENT LABILITIES NL-17-Current Liabilities Schedule 4,03,29,456   PROVISIONS NL-18-Provisions Schedule . .   Sub-Total (B) .	(Rs.'00				
SHARE APPLICATION MONEY PENDING ALLOTMENT NL-10-Reserves and Surplus Schedule 17,20,185   RESERVES AND SURPLUS NL-10-Reserves and Surplus Schedule 2,851   FAIR VALUE CHANGE - SHAREHOLDER FUNDS 19,637   BORRWINGS 19,637   BORRWINGS 22,602,485   TOTAL 2,26,02,485   APPLICATION OF FUNDS 1   INVESTMENTS - SHAREHOLDERS FUND NL-12A-Investment Schedule   INVESTMENTS - SHAREHOLDERS FUND NL-12B-Investment Schedule   INVESTMENTS - POLICYHOLDERS FUND NL-12-Investment Schedule   INVESTMENTS - POLICYHOLDERS FUND NL-12-Envestment Schedule   QURRENT ASSETS NL-14-Fixed A					
RESERVES AND SURPLUS   NL-10-Reserves and Surplus Schedule   17,20,185     FAIR VALUE CHANGE - SHAREHOLDER FUNDS   19,637     BORROWINGS   NL-11-Borrowings Schedule   25,50,000     TOTAL   2,26,02,485   2     APPLICATION OF FUNDS   1   2     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   4,33,84,048     INVESTMENTS - POLICYHOLDERS FUND   NL-13-Loans Schedule   1,82,801     DEFERED TAX ASSET   -   -     Gash And Bank Balances   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   -   -   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)	1,62,14,45				
FAIR VALUE CHANGE - SHAREHOLDER FUNDS   2,851     FAIR VALUE CHANGE - POLICYHOLDER FUNDS   19,837     BORROWINGS   NL-11-Borrowings Schedule   25,50,000     TOTAL   2,26,02,485   2     APPLICATION OF FUNDS   1   2,26,02,485   2     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928   2     INVESTMENTS - POLICYHOLDERS FUND   NL-12A-Investment Schedule   4,33,84,048   2     LOANS   NL-13-Loans Schedule   -   -   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801   -   -     CURRENT ASSETS   NL-15-Cash and bank balance Schedule   3,71,402   -   -     Advances And Other Assets   NL-17-Current Liabilities Schedule   80,79,900   Sub-Total (A)   -   -     PROVISIONS   NL-18-Provisions Schedule   4,03,29,456   -   -   -     PROVISIONS   NL-18-Provisions Schedule   4,98,74,726   3   -   -     Sub-Total (B)   4,98,74,726   3   3   -   -   -   -   -   -   -   -   -   -					
FAIR VALUE CHANGE - POLICYHOLDER FUNDS   19,637     BORROWINGS   NL-11-Borrowings Schedule   25,50,000     TOTAL   2,26,02,485   2     APPLICATION OF FUNDS   10,037   10,037     INVESTMENTS - SHAREHOLDERS FUND   NL-124-Investment Schedule   62,99,928     INVESTMENTS - SHAREHOLDERS FUND   NL-124-Investment Schedule   4,33,84,048     LOANS   NL-13-Loans Schedule   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -     CURRENT ASSETS   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   84,51,302   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	17,20,18				
BORROWINGS   NL-11-Borrowings Schedule   25,50,000     TOTAL   2,26,02,485   2     APPLICATION OF FUNDS   1   2     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928     INVESTMENTS - POLICYHOLDERS FUND   NL-12B-Investment Schedule   4,33,84,048     LOANS   NL-13-Loans Schedule   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -     CURRENT ASSETS   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   -   -   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456   -     PROVISIONS   NL-18-Provisions Schedule   95,45,270   -     DEFERED TAX LIABILITY   -   -   -     MET CURRENT ASSETS (C) = (A - B)   -   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -   -	(7,2				
TOTAL   2,260,02,485   2     APPLICATION OF FUNDS   1   1     INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928     INVESTMENTS - POLICYHOLDERS FUND   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   1     DANS   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   4,33,84,048     LOANS   NL-12A-Investment Schedule   1     DEFERRED TAX ASSETS   NL-14-Fixed Assets Schedule   1     CURRENT ASSETS        CURRENT ASSETS   NL-16-Advances and Other Assets Schedule   80,79,900      Sub-Total (A)    84,51,302       CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456       PROVISIONS   NL-18-Provisions Schedule   95,45,270        DEFERRED TAX LIABILITY	(44,83				
APPLICATION OF FUNDS   Image: constraint of the system o	22,00,00				
INVESTMENTS - SHAREHOLDERS FUND   NL-12A-Investment Schedule   62,99,928     INVESTMENTS - POLICYHOLDERS FUND   NL-12B-Investment Schedule   4,33,84,048     LOANS   NL-13-Loans Schedule   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -     CURRENT ASSETS   -   -     Current Assets   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   84,51,302   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	2,00,82,58				
INVESTMENTS - POLICYHOLDERS FUND   NL-12B-Investment Schedule   4,33,84,048     LOANS   NL-13-Loans Schedule   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -     CURRENT ASSETS   -   -     CURRENT ASSETS   -   -     Current Assets   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   -   -   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456   -     PROVISIONS   NL-18-Provisions Schedule   95,45,270   -     Sub-Total (B)   -   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -					
LOANS   NL-13-Loans Schedule   -     FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET   -   -     CURRENT ASSETS   -   -     Cash And Bank Balances   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   844,51,302   -     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	55,04,54				
FIXED ASSETS   NL-14-Fixed Assets Schedule   1,82,801     DEFERRED TAX ASSET	3,40,11,52				
DEFERRED TAX ASSET					
CURRENT ASSETS   Current Assets     Cash And Bank Balances   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   84,51,302     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   4,98,74,726   3     NET CURRENT ASSETS (C) = (A - B)   -   -     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	2,01,81				
Cash And Bank Balances   NL-15-Cash and bank balance Schedule   3,71,402     Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   84,51,302   1000000000000000000000000000000000000					
Advances And Other Assets   NL-16-Advances and Other Assets Schedule   80,79,900     Sub-Total (A)   84,51,302     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   4,98,74,726   -     NET CURRENT ASSETS (C) = (A - B)   (4,14,23,424)   (3     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -					
Sub-Total (A)   84,51,302     CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   4,98,74,726   -     NET CURRENT ASSETS (C) = (A - B)   (4,14,23,424)   (3     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	5,17,18				
CURRENT LIABILITIES   NL-17-Current Liabilities Schedule   4,03,29,456     PROVISIONS   NL-18-Provisions Schedule   95,45,270     DEFERRED TAX LIABILITY   -   -     Sub-Total (B)   4,98,74,726   -     NET CURRENT ASSETS (C) = (A - B)   (4,14,23,424)   (3     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -	54,22,24				
PROVISIONS NL-18-Provisions Schedule 95,45,270   DEFERRED TAX LIABILITY - -   Sub-Total (B) 4,98,74,726 3   NET CURRENT ASSETS (C) = (A - B) (4,14,23,424) (3   MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) NL-19-Miscellaneous Expenditure Schedule -	59,39,42				
PROVISIONS     NL-18-Provisions Schedule     95,45,270       DEFERRED TAX LIABILITY     -     -       Sub-Total (B)     4,98,74,726     3       NET CURRENT ASSETS (C) = (A - B)     (4,14,23,424)     (3       MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)     NL-19-Miscellaneous Expenditure Schedule     -	3,11,79,5				
DEFERRED TAX LIABILITY	71,46,96				
NET CURRENT ASSETS (C) = (A - B)   (4,14,23,424)   (3     MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)   NL-19-Miscellaneous Expenditure Schedule   -					
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) NL-19-Miscellaneous Expenditure Schedule -	3,83,26,51				
	3,23,87,08				
	1,27,51,7				
TOTAL 2.26.02.485 2	2,00,82,58				

## CONTINGENT LIABILITIES

	Particulars	As at December 31, 2019	As at December 31, 2018
		(Rs.'000)	(Rs.'000)
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	36,597	80,145
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	10,281	-
	TOTAL	46,878	80,145

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