## Condensed Balance Sheet at September 30, 2020

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Sources of funds Shareholders' funds: Share application money Reserve and surplus Credit'(elbit) fair value change account  Sub - total  Borrowings Credit'(elbit) fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit'(flebit) fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit'(flebit) fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-13 Asset held to cover linked liabilities Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets L-18 Sub-Total (A)  Current liabilities L-19 Provisions L-20	14,359,027 	As at March 31, 2020  14,358,626	As at September 30, 2019  14,358,395 - 57,588,964 832,088
Shareholders' funds: Share capital Share application money Reserve and surplus Credit/(debit) fair value change account  Sub - total  Borrowings Policyholders' funds: Credit/(debit) fair value change account  Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/(debit) fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Cash and Bank balances Advances and Other assets Under Total (A)  Current liabilities L-18 Sub-Total (A)  Current liabilities L-19 Provisions L-20	- 66,976,322 798,697 <b>82,134,046</b> - 17,347,431	61,055,875 (3,228,268)	- 57,588,964
Share capital Share application money Reserve and surplus Credit/[debit] fair value change account  Sub - total  Borrowings Borrowings Credit/[debit] fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Cash and Bank balances Advances and Other assets Sub-Total (A)  Current Liabilities L-18 Sub-Total (A)  Current liabilities L-19 Provisions	- 66,976,322 798,697 <b>82,134,046</b> - 17,347,431	61,055,875 (3,228,268)	- 57,588,964
Share application money Reserve and surplus Credit/(debit) fair value change account  Borrowings Borrowings Credit/(debit) fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/(debit) fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Linked Assets - net block Deferred tax asset Cash and Bank balances Advances and Other assets Cash and Bank balances L-17 Advances and Other assets L-18 Sub-Total (A)  Current liabilities L-19 Provisions L-20	- 66,976,322 798,697 <b>82,134,046</b> - 17,347,431	61,055,875 (3,228,268)	- 57,588,964
Reserve and surplus Credit/[debit] fair value change account  Sub - total  Borrowings Policyholders' funds: Credit/[debit] fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Policyholders' Policyholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions L-20	798,697 <b>82,134,046</b> - 17,347,431	(3,228,268)	
Credit/(debit) fair value change account   Sub - total	798,697 <b>82,134,046</b> - 17,347,431	(3,228,268)	
Borrowings Policyholders' funds: Credit/debit/ fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Cash and Bank balances Advances and Other assets Un-Total (A)  Current liabilities L-19 Provisions L-20	<b>82,134,046</b> - 17,347,431		022 000
Borrowings Policyholders' funds: Credit/[debit] fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block L-16 Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions	- 17,347,431	72,186,233	
Policyholders' funds: Credit/(debit) fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/(debit) fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets L-18 Sub-Total (A)  Current liabilities L-19 Provisions			72,779,447
Policyholders' funds: Credit/(debit  fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/(debit) fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-12 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets L-18 Sub-Total (A)  Current liabilities L-19 Provisions			
Credit/[debit] fair value change account Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions		-	<del>-</del>
Revaluation reserve - Investment property  Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Shareholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions		(2 525 204)	16 072 140
Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions	655 100 I	(2,525,304) 655,199	16,972,140 648,079
Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' Asset held to cover linked liabilities L-12 Policyholders' Asset held to cover linked liabilities L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions L-19 Provisions	655,199	000,199	046,079
Non unit liabilities (mathematical reserves) (A) Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Application of funds Investments Shareholders' L-12 Policyholders' Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions L-19 Provisions	1,695,811,278	1,444,406,009	1,548,872,182
Insurance Reserve Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B) + (C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities Loans L-15 Fixed assets - net block Deferred tax asset Current assets Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 Provisions	521,868,582	473,556,242	424,051,734
(a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B) + (C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 Provisions	-	-	-
(a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C) (a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B) + (C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 Provisions	1,070,718,876	880,367,520	1,039,313,545
(b) Credit/[debit] fair value change account (Linked)  Funds for discontinued policies (C)  (a) Discontinued on account of non-payment of premium  (b) Other discontinuance  (c) Credit/[debit] fair value change account  Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations  Linked  Non linked  Sub - total  Total  Application of funds  Investments  Shareholders'  Policyholders'  Asset held to cover linked liabilities  L-14  Loans Fixed assets - net block  Deferred tax asset  Current assets  Cash and Bank balances  Advances and Other assets  Sub-Total (A)  Current liabilities  L-19  Provisions  L-19  Provisions	1,009,909,596	989,764,022	961,205,586
Funds for discontinued policies (C)  (a) Discontinued on account of non-payment of premium  (b) Other discontinuance  (c) Credit/[debit] fair value change account  Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations  Linked  Non linked  Sub - total  Application of funds  Investments  Shareholders'  Policyholders'  L-12  Policyholders'  L-13  Asset held to cover linked liabilities  L-14  Loans  Fixed assets - net block  Deferred tax asset  Current assets  Cash and Bank balances  Advances and Other assets  Sub-Total (A)  Current liabilities  L-19  Provisions	60,809,280	(109,396,502)	78,107,959
(a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions L-19 Provisions	00,009,200	(109,390,302)	70,107,939
(a) Discontinued on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions L-19 Provisions	103,223,820	90,482,247	85,506,903
(b) Other discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Policyholders' Asset held to cover linked liabilities L-13 Asset held to cover linked liabilities L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 Provisions	103,080,060	90,097,294	85,160,529
(c) Credit/[debit] fair value change account Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 Provisions	484,858	387,994	345,894
Total linked liabilities (B)+(C)  Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions	(341,098)	(3,041)	480
Sub - total  Funds for Future Appropriations Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Cash and Bank balances L-17 Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 L-20	1,173,942,696	970,849,767	1,124,820,448
Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-13 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 L-20	1,713,813,908	1,442,535,904	1,566,492,401
Linked Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-13 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 L-20			
Non linked  Sub - total  Total  Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-13 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions			
Sub - total  Total  Application of funds Investments Shareholders' Policyholders' L-12 Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions  L-19 L-20	-	-	-
Total  Application of funds Investments Shareholders' Policyholders' L-13 Asset held to cover linked liabilities L-14 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-19 L-20	13,037,020	12,326,605	11,678,041
Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-13 Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-12 L-12 L-13 L-14 L-15 L-15 L-16 L-16 D-15 L-16 L-16 L-16 L-17 L-18 L-17 L-18 L-18 L-18 L-18 L-19 L-20	13,037,020	12,326,605	11,678,041
Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions	1,808,984,974	1,527,048,742	1,650,949,889
Investments Shareholders' Policyholders' Asset held to cover linked liabilities L-14 Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities L-19 Provisions			
Shareholders' Policyholders' Asset held to cover linked liabilities Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-12 L-13 L-14 L-15 L-15 L-16 L-16  L-16  L-17 L-17 L-18  L-19 L-20			
Policyholders' Asset held to cover linked liabilities Loans L-15 Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-13 L-14 L-15 L-16 L-16 L-16 L-17 L-18 L-17 L-18 L-19 L-20	81,543,445	74,208,998	74,164,679
Asset held to cover linked liabilities  Loans  Fixed assets - net block  Deferred tax asset  Current assets  Cash and Bank balances  Advances and Other assets  Sub-Total (A)  Current liabilities  Provisions  L-14  L-15  L-16  L-16  L-17  L-17  L-18  L-19  L-19	542,204,945	467,503,213	439,551,219
Loans Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-15 L-16  L-17 L-17 L-18  L-19 L-19	1,173,942,696	970,849,767	1,124,820,448
Fixed assets - net block Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-16  L-16  L-17  L-17  L-18  L-18  L-19  L-20	5,403,756	4,630,874	3,633,299
Deferred tax asset Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-17 L-18 L-19 L-20	4,590,991	4,776,152	4,610,258
Current assets Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-17 L-18  L-19 L-20	-	-	-
Cash and Bank balances Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-17 L-18  L-18  L-19 L-20			
Advances and Other assets Sub-Total (A)  Current liabilities Provisions  L-18  L-19 L-20		8,105,575	3,946,764
Sub-Total (A)  Current liabilities  Provisions  L-19  L-20	3,505,599	30,278,025	29,495,181
Current liabilities L-19 Provisions L-20	3,505,599 32,940,502	38,383,600	33,441,945
Provisions L-20	3,505,599 32,940,502 36,446,101	. , -	, ,
	32,940,502	33,028,593	29,057,575
	32,940,502	275,269	214,384
Sub-Total (B)	32,940,502 36,446,101	2/5,209	29,271,959
Net Current Assets (C) = (A-B)	32,940,502 36,446,101 34,910,636	33,303,862	
Missallana and a superior diagram (As Aba and a stanta at the superior at the	32,940,502 36,446,101 34,910,636 236,324		4,169,986
Miscellaneous expenditure (to the extent not written-off or adjusted)  L-21  Debit Balance in Profit & Loss Account (Shareholders' account)	32,940,502 36,446,101 34,910,636 236,324 35,146,960	33,303,862	4,169,986
Total	32,940,502 36,446,101 34,910,636 236,324 35,146,960	33,303,862	4,169,986 -

## The Schedules referred to herein form an integral part of the Condensed Balance Sheet.

## **Contigent Liabilities**

(פחחחי €)

			(₹ '000)
Particulars	As at September 30, 2020	As at March 31, 2020	As at September 30, 2019
Partly-paid up investments*	11,697,231	4,500,000	6,000,000
Claims, other than those under policies, not acknowledged as debts comprising of:			
-Claims made by vendors for disputed payments	1,176	1,176	1,034
-Claims for damages made by landlords (of premises taken on lease)	41,354	41,354	42,821
-Claims made by employees and advisors for disputed dues and compensation	8,523	9,023	9,023
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#	1,536,996	1,536,996	1,536,996
Reinsurance obligations to the extent not provided for	-	-	-
Policy related claims under litigation in different consumer forums:			
-Claims for service deficiency	65,930	70,921	64,256
-Claims against repudiation	597,839	547,788	420,338
Total	13,949,049	6,707,258	8,074,468

Total \*in respect of partly paid secured debentures & equity shares

#amount pertains to objections raised by office of Commissioner of Service tax, Goods and Service tax Mumbai on certain tax positions taken by the company.

Note: There has been a Supreme Court (SC) judgement dated February 28, 2019, relating to components of salary structure that need to be taken into account while computing the contribution to provident fund under the Employment Provident Fund Act. There are interpretative aspects related to the judgement including the effective date of application. The Company will continue to assess any further developments in this matter for their implications on financial statements, if any.