

Name of the Insurer: Universal Sampo General Insurance Company Limited

Registration No. 134

Date of Registration with the IRDA : 16 November 2007

## BALANCE SHEET AS AT MARCH 31, 2020

S. No.	Particulars	Schedule	As at March 31, 2020 (₹ '000)	As at March 31, 2019 (₹ '000)
	<b>SOURCES OF FUNDS</b>			
	Share Capital	NL-8-Share Capital Schedule	36,81,818	36,81,818
	Share Application Money pending allotment		-	-
	Reserves and Surplus	NL-10-Reserves and Surplus Schedule	63,74,073	51,74,692
	Fair Value Change Account			
	Shareholders'		(18,785)	3,189
	Policyholders'		(52,213)	7,088
	Deferred Tax Liability		-	6,764
	Borrowings	NL-11-Borrowings Schedule	-	-
	<b>TOTAL</b>		<b>99,84,893</b>	<b>88,73,551</b>
	<b>APPLICATION OF FUNDS</b>			
	Investments			
	Shareholders'	NL-12-Investment Schedule	79,90,634	39,51,970
	Policyholders'	NL-12-Investment Schedule	2,22,10,088	1,94,87,947
	Loans	NL-13-Loans Schedule	-	-
	Fixed Assets	NL-14-Fixed Assets Schedule	4,04,026	3,98,589
	Deferred Tax Asset		11,605	-
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	8,38,403	5,99,918
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	58,22,091	44,76,022
	<b>Sub-Total (A)</b>		<b>66,60,494</b>	<b>50,75,940</b>
	<b>CURRENT LIABILITIES</b>	NL-17-Current Liabilities Schedule	1,93,97,089	1,37,42,493
	Provisions	NL-18-Provisions Schedule	78,94,865	62,98,402
	Deferred Tax Liability		-	-
	<b>Sub-Total (B)</b>		<b>2,72,91,954</b>	<b>2,00,40,895</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,06,31,460)</b>	<b>(1,49,64,955)</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>99,84,893</b>	<b>88,73,551</b>

## CONTINGENT LIABILITIES

S. No.	Particulars	Schedule	As at March 31, 2020 (₹ '000)	As at March 31, 2019 (₹ '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		-	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7a	Others -Claims lodged by policyholders in court under dispute not provided for		7,88,192	8,68,107
7b	Others*		4,43,800	-
	<b>TOTAL</b>		<b>12,31,992</b>	<b>8,68,107</b>

\*The Company has been informed of imposing penalty of Rs. 3,37,400 thousands (previous year Nil) from Gujarat and Rs.1,06,400 thousands (previous year Nil) from Haryana States. The matter is still under review in the Agriculture Departments of the respective States on filing a representation by the company against the wrongly invoked penalty.