FORM A-BS

ICICI Prudential Life Insurance Company Limited Regn.No. 105 dated 24.11.2000

Balance Sheet at March 31, 2015

Particulars Schedule Sources of funds Shareholders' funds : 5 Share capital 5 Share capital 5 Share capital 6 Credit/(debit) fair value change account 6 Sub - total 7 Borrowings 7 Policyholders' funds : 7 Credit/(debit) fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policyholders' funds : 7 Credit/(debit) fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policyholders' funds : 7 (a) Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) C redit/(debit) fair value change account Funds for discontinuance (b) Cherdit/(debit) fair value change account 7 Total 7 Stub - total 7 Funds for Future Appropriations 1 Linked - Refer note 3.3 of schedule 16 8 Non linked - Refer note 3.3 of schedule 16 8 Non linked - Refer note 3.3 of schedule 16 8 Norestart 8 Policyholders' 8 Asset held to cover linked liabilities 8		(₹ '000)
Share holders' funds : 5 Share capital 5 Share application money 6 Credit/[debit] fair value change account 6 Sub - total 7 Policyholders' funds : 7 Credit/[debit] fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policyholders' funds : 7 Credit/[debit] fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policy liabilities (A) + (B) + (C) Non unit liabilities (fund reserves) (A) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked) Funds for discontinuance on account of non-payment of premium (b) Other discontinuance (c) Credit/[debit] fair value change account 7 Total 7 Funds for Future Appropriations 1 Linked - Refer note 3.3 of schedule 16 7 Sub - total 7 Application of funds 8 Investments 8 Shareholders' 8 Policyholders' 8 Asset helf to cover linked liabilities 8 Loans 9 Fixed assets - net block 10 Deferred	March 31, 2015	March 31, 2014
Share capital 5 Share capital 5 Share capital 5 Share capital 6 Credit/[debit] fair value change account 6 Sub - total 7 Policyholders' funds : 7 Credit/[debit] fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policyniabilities (A) + (B) + (C) Non unit liabilities (mathematical reserves) (A) Provision for linked liabilities (b) Credit/(debit] fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (c) Credit/(debit] fair value change account (b) Other discontinuance (c) Credit/(debit] fair value change account (c) Credit/(debit] fair value change account Total Funds for Future Appropriations Einked - Refer note 3.3 of schedule 16 Sub - total 5 Fuels 7 Application of funds 8 Investments 8 Share application science 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Carent assets 8 Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Carent liabili		
Share capital 5 Share application money 6 Credit/(debit) fair value change account 6 Stub - total 7 Borrowings 7 Policyholders' funds : 7 Credit/(debit) fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policyholders' funds : 7 Credit/(debit) fair value change account 7 Policy liabilities (A) + (B) + (C) Non unit liabilities (fund reserves) (A) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (c) Discontinuance (b) Credit/(debit) fair value change account 7 Total inked liabilities (B) + (C) 7 Sub - total 7 Funds for Future Appropriations 1 Linked - Refer note 3.3 of schedule 16 1 Non linked - Refer note 3.3 of schedule 16 8 Sub - total 8 Application of funds 8 Investments 8 Shareholders' 8 Application of funds 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Carsh and Bank balances 11 <		
Share application money Reserve and surplus 6 Credit/(debit)[fair value change account 7 Sub - total 7 Borrowings 7 Policyholders' funds : 7 Credit/(debit)[fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policy liabilities (A) + (B) + (C) Non unit liabilities (mathematical reserves) (A) 7 Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (acount (Linked) 7 Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (a) Discontinued no account for non-payment of premium (b) Other discontinuance (c) Credit/(debit)[fair value change account Total linked liabilities (B) + (C) Sub - total 7 Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total 7 Application of funds Investments Shareholders' 8 A Policyholders' Newstenets 8 Carsh and Bank balances Advances and Other assets 11 Advances and Other assets 12 Sub-Total (B) 14	14,317,170	14,292,557
Reserve and surplus 6 Credit/(debit) fair value change account 7 Sub - total 7 Policyholders' funds : Credit/(debit) fair value change account Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policy liabilities (A) + (B) + (C) Non unit liabilities (mathematical reserves) (A) 7 Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked) 7 Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (a) Discontinued no account of non-payment of premium (b) Other discontinuance (c) Credit/(debit) fair value change account Total linked iabilities (B) + (C) 7 Sub - total 7 Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total 8 Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans 8 Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets 11 Current liabilities Sub-Total (B) 13	11,658	984
Sub - total 7 Borrowings 7 Policyholders' funds : 7 Credit/[debit] fair value change account 7 Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 7 Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Provision for linked liabilities (fund reserves) (B) (a) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked) 7 Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 7 (c) Credit/[debit] fair value change account 7 Total linked liabilities (B)+(C) 7 Sub - total 7 Funds for Future Appropriations 1 Linked - Refer note 3.3 of schedule 16 7 Non linked - Refer note 3.3 of schedule 16 8 Sub - total 7 Total linked liabilities 8 Policyholders' 8 Application of funds 8 Investments 8 Shareholders' 8 Deferred tax asset - Refer note 3.6 of schedule 16 10 Current assets 11 Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) 14	34,320,453	33,663,847
Borrowings 7 Borrowings 7 Borrowings 7 Borrowings 7 Credit/[debit] fair value change account Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 Policy liabilities (A) + (B) + (C) Non unit liabilities (fund mematical reserves) (A) Provision for linked liabilities (b) Credit/[debit] fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Policyholders' Policyholders' Policyholders' Policyholders' Cash and Bank balances Advances and Other assets Cash and Bank balances Advances and Other assets Sub-Total (B)	4,028,965	1,860,657
Policyholders' funds : Credit/(debit) fair value change account Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 Policy liabilities (A)+(B)+(C) Non unit liabilities (mathematical reserves) (A) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (a) Discontinued policies (C) - Refer note 3.36 of schedule 16 (b) Other discontinued policies (C) - Refer note 3.36 of schedule 16 (c) Credit/(debit) fair value change account Total linked iabilities (B)+(C) Sub - total Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans Fixed assets - net block Deferred tax asset Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (B)	52,678,246	49,818,045
Credit/(debit) fair value change account Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 Policy liabilities (A) +(B) +(C) Non unit liabilities (mathematical reserves) (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) - Refer note 3.36 of schedule 16 (a) Discontinued no 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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Total Shareholders' Policyholders' Saset held to cover linked liabilities Loans Patricyholders Cash and Bank balances Advances and Other assets Cash and Bank balances Cash and Bank balances Current liabilities Sub-Total (A)	-	
Revaluation reserve - Investment property - Refer note 3.23 of schedule 16 Policy liabilities (A) +(B) +(C) Non unit liabilities (mathematical reserves) (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) - Refer note 3.36 of schedule 16 (a) Discontinued no 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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' 8 Policyholders' 8 Asset held to cover linked liabilities 8 Loan 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 Current liabilities 11 Advances and Other assets 12 Sub-Total (A) 12 Sub-Total (A) 13<		
Policy liabilities (A) + (B) + (C) Non unit liabilities (mathematical reserves) (A) Provision for linked liabilities (a) Provision for linked liabilities (b) Credit/(debit] fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (a) Discontinued 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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans Polefrend tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Current liabilities Sub-Total (A) Current liabilities Cash and Bank balances Current liabilities Sub-Total (B)	11,754,692	4,794,024
Non unit liabilities (mathematical reserves) (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) - Refer note 3.36 of schedule 16 (a) Discontinued no 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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Fortal Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans Padefrand tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	562,079	668,879
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) - Refer note 3.36 of schedule 16 (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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked iabilities Loans Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Loans 12 Sub-Total (B)	920,340,233	740,779,201
(a) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' Shareholders Policyholders' Sed Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	172,587,540	138,124,872
(a) Provision for linked liabilities (b) Credit/(debit) fair value change account (Linked) Funds for discontinued policies (C) - Refer note 3.36 of schedule 16 (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 - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' Shareholders Policyholders' Sed Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	724,775,230	591,373,652
(b) Credit/[debit] fair value change account (Linked) Funds for discontinued on account of non-payment of premium (b) Discontinuance (c) Credit/[debit] fair value change account Total linked liabilities (B)+(C) Sub - total Funds for fluxe Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Policyholders' Policyholders' Polefored tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	584,006,002	523,002,342
(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 Image: Control of Control control of Control Control Control Control (Control control control of Control control control (Control control control control control control control (Control (Control (Control (Control control con	140,769,228	68,371,310
(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 Image: Control of Control control of Control Control Control Control (Control control control of Control control control (Control control control control control control control (Control (Control (Control (Control control con	22,977,463	11,280,677
(b) Other discontinuance (c) Credit/(debit) fair value change account Total linked liabilities (B)+(C) Sub - total Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Load Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Gash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	22,977,463	11,285,434
(c) Credit/(debit) fair value change account Total linked liabilities (B)+(C) Sub - total Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans Deferred tax asset - net block Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	22,011,400	11,203,404
Total linked liabilities (B)+(C) Sub - total Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Policyholders' Asset held to cover linked liabilities Loans Policyholders' Stastest - net block Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Sub-Total (A) Current liabilities Sub-Total (B)		(4,757)
Sub - total Funds for Future Appropriations Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Application of funds Investments Shareholders' Shareholders' Policyholders' Asset held to cover linked liabilities Loans Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances Advances and Other assets Sub-Total (A) Current liabilities Sub-Total (B)	747,752,693	602,654,329
Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' 8 Policyholders' 88 Loans 9 Fixed assets - net block Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) Current liabilities 13 Provisions 14 Provisions 14 Sub-Total (B)	932,657,004	746,242,104
Linked - Refer note 3.3 of schedule 16 Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' 8 Policyholders' 88 Asset held to cover linked liabilities Loans 9 Fixed assets - net block Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) Current liabilities 13 Provisions 14 Sub-Total (B)		
Non linked - Refer note 3.3 of schedule 16 Sub - total Total Application of funds Investments Shareholders' 8 Policyholders' 8A Asset held to cover linked liabilities 8B Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 11 Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14	22,666	449,992
Sub - total Total Total Application of funds Investments Shareholders' Shareholders' 8A Policyholders' 8A Asset held to cover linked liabilities 8B Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Current assets 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14	5,252,224	449,992
Total Application of funds Investments 8 Investments 8 Investments 8A Asset held to cover linked liabilities 8B Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 Current assets Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14	5,252,224	5,040,399
Investments Shareholders' Shar	990,610,140	801,100,540
Investments Shareholders' Shar		
Shareholders' 8 Policyholders' 8A Asset held to cover linked liabilities 8B Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Current assets 2 Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14		
Policyholders' 8A Asset held to cover linked liabilities 8B Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 10 Current assets 11 Advances and Dther assets 12 Sub-Total (A) 13 Provisions 14	50 507 740	50 507 700
Asset held to cover linked liabilities 88 Loans 9 Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 Current assets 12 Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) Current liabilities 13 Provisions 11 Sub-Total (B)	58,567,710	53,527,703
Loans 9 Fixed asset - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 11 Current assets 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14 Sub-Total (B) 14	188,579,514	144,567,076 603,104,321
Fixed assets - net block 10 Deferred tax asset - Refer note 3.6 of schedule 16 11 Current assets 11 Advances and Other assets 12 Sub-Total (A) 13 Provisions 14 Sub-Total (B) 14	747,775,359 201,121	119,076
Deferred tax asset - Refer note 3.6 of schedule 16 Current assets 11 Advances and Dank balances 112 Sub-Total (A) Current liabilities 13 Provisions 14 Sub-Total (B)	2,149,900	2,015,439
Current labilities 11 Advances and Other assets 12 Sub-Total (A) 12 Current liabilities 13 Provisions 14 Sub-Total (B) 14	2,149,900	2,015,439
Cash and Bank balances 11 Advances and Other assets 12 Sub-Total (A) 13 Current liabilities 13 Provisions 14 Sub-Total (B) 14	1,330	15,295
Advances and Other assets 12 Sub-Total (A) Current liabilities 13 Provisions 14 Sub-Total (B)	2,554,800	1,934,384
Sub-Total (A) Current liabilities 13 Provisions 14 Sub-Total (B)	12,328,015	9,642,058
Provisions 14 Sub-Total (B)	14,882,815	11,576,442
Provisions 14 Sub-Total (B)	17 701 000	16 000 405
Sub-Total (B)	17,781,603 3,766,014	16,066,435 3,646,186
	21,547,617	3,646,186
(-), (·) (·)	(6,664,802)	(8,136,179)
Miscellaneous expenditure (to the extent not written-off or adjusted) 15		
Debit Balance in Profit & Loss Account (Shareholders' account)		- 5,887,809
Total	990,610,140	801,100,540
Contingent liabilities - Refer note 3.1 of schedule 16	1,932,394	1,987,821
Significant accounting policies & notes 16		

The Schedules and accompanying notes referred to herein form an integral part of the Balance Sheet.

As per our report of even date attached.

For S.R.BATLIBOI & CO. LLP Chartered Accountants ICAI Firm Reg. No.301003E

For B S R & Co. LLP Chartered Accountants ICAI Firm Reg. No. 101248W/W-100022

per Shrawan Jalan *Partner* Membership No. 102102 Venkataramanan Vishwanath Partner Membership No. 113156 Chanda Kochhar Chairperson DIN: 00043617 Keki Dadiseth Director DIN: 00052165 Sandeep Bakhshi Managing Director and CEO DIN: 00109206

For and on behalf of the Board of Directors

Sandeep Batra Executive Director DIN: 03620913 Satyan Jambunathan Appointed Actuary Binay Agarwala Chief Financial Officer

Place : Mumbai Date : April 24, 2015 Sanaulla Khan Company Secretary

Contingent Liabilities

	At	At
Particulars	March 31,	March 31,
	2015	2014
Partly-paid up investments	-	-
Claims, other than those under policies, not acknowledged as debts comprising of:		
 Claims made by vendors for disputed payments¹ 		
- Claims for damages made by landlords (of premises taken on lease)	425	101,258
 Claims made by employees and advisors for disputed dues and compensation 	40,079	43,675
	3,305	4,086
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company by various banks in favour of government authorities, hospital and court	-	-
Statutory demands/liabilities in dispute, not provided for ²	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	137,772	155,220
- Claims against repudiation	213,817	146,586
Others	-	-
Total	1,932,394	1,987,821

1. A vendor claim amounting to ₹ 100,819 thousand was settled through arbitration during the year ended March 31, 2015.

2. ₹ 1,536,996 thousand is on account of objections raised by office of the Commissioner of Service tax,Mumbai (through the Service Tax audit under EA-2000) on certain positions taken by the Company).