

Nepal Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	102,682,400	102,682,400	102,682,400	102,682,400	109,822,600	131,901,600	258,168,800
2	Reserves & Surplus	99,537,471	91,129,389	100,297,365	110,775,928	134,114,934	128,834,200	138,881,901
3	Life Insurance Fund	3,433,960	11,697,336	11,697,336	11,697,336	18,837,536	40,243,976	53,239,639
4	Catastrophe Reserve	-	-	-	-	-	-	3,019,697
5	Long term loans & Borrowings	-	-	-	-	-	-	-
	Total Sources	205,653,831	205,509,125	214,677,101	225,155,664	262,775,070	300,979,777	453,310,037
	Uses							
6	Fixed Assets (Net)	13,931,016	14,172,734	17,434,153	25,935,879	27,948,286	31,460,109	29,738,754
7	Long Term Investments	175,321,429	89,611,429	77,511,429	90,336,429	92,479,429	128,194,949	125,019,949
8	Other Long Term Loans	22,959,273	26,488,161	27,516,800	29,652,000	31,279,500	34,233,000	34,032,500
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	36,015,670	15,903,503	21,770,621	27,672,980	50,474,205	133,064,295	57,613,770
10	Short Term Investments	88,350,000	224,999,759	228,175,561	303,960,055	392,326,221	534,069,134	733,503,455
11	Other Short Term Loans	-	-	-	-	-	-	-
12	Other Assets	253,415,768	256,986,333	229,776,661	266,658,712	334,128,137	303,342,348	357,430,638
	Total (A){9+10+11+12}	377,781,438	497,889,595	479,722,843	598,291,747	776,928,563	970,475,777	1,148,547,863
	Current liabilities and provisions:							
13	Current Liabilities	214,119,825	161,491,050	135,710,657	191,211,068	196,687,703	329,812,512	228,290,912
14	Provision for Unexpired Risk	55,723,111	42,698,085	84,086,805	107,009,312	160,515,584	209,000,302	216,325,474
15	Provision For outstanding Claims	52,595,889	62,995,114	41,849,987	72,006,044	119,307,861	155,963,445	225,357,808
16	Other Provision	136,196,182	184,852,156	139,698,493	148,926,038	189,409,112	168,634,833	214,054,835
	Total (B){13+14+15+16}	458,635,007	452,036,405	401,345,942	519,152,462	665,920,260	863,411,092	884,029,029
17	Net Current Assets C = (A-B)	(80,853,569)	45,853,190	78,376,901	79,139,285	111,008,303	107,064,685	264,518,834
18	Miscellaneous Expenses(To the extent not written off)	-	-	13,837,817	92,071	59,552	27,034	-
19	Loss Transferred From Profit & Loss Account	74,295,682	29,383,611	-	-	-	-	-
	Total Uses (6+7+8+9+18+19+20)	205,653,831	205,509,125	214,677,100	225,155,664	262,775,070	300,979,777	453,310,037

The Oriental Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital						-	-
2	Reserves & Surplus	77,728,778	110,359,415	109,093,923	149,799,083	195,118,569	54,592,354	111,915,708
3	Life Insurance Fund	22,151,020	58,274,811	82,009,317	118,857,055	164,176,544	164,176,544	232,899,313
4	Catastrophe Reserve	-					-	11,399,414
5	Long term loans & Borrowings	-					-	
	Total Sources	99,879,798	168,634,226	191,103,240	268,656,138	359,295,113	218,768,898	356,214,435
	Uses							
6	Fixed Assets (Net)	4,031,228	4,065,023	3,804,877	6,000,879	5,787,052	4,902,476	4,462,862
7	Long Term Investments	595,051,985	191,330,000	576,530,000	282,830,000	723,154,000	518,654,000	580,150,000
8	Other Long Term Loans		7,227,519	9,501,363	9,499,849	10,788,351	10,606,671	9,585,328
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	39,091,856	33,466,473	33,235,883	13,770,082	41,951,102	14,415,791	95,512,136
10	Short Term Investments		490,058,030	239,894,342	611,679,023	291,632,167	730,388,129	908,636,795
11	Other Short Term Loans	6,642,219					-	
12	Other Assets	36,656,533	52,832,866	54,889,716	102,980,757	123,032,114	168,570,465	184,963,978
	Total (A){9+10+11+12}	82,390,608	576,357,369	328,019,941	728,429,862	456,615,383	913,374,385	1,189,112,909
	Current liabilities and provisions:							
13	Current Liabilities	297,407,835	251,560,790	255,768,742	259,729,622	257,892,309	287,408,700	345,376,984
14	Provision for Unexpired Risk	161,010,381	162,105,335	213,473,708	173,819,070	212,693,193	259,306,042	318,228,319
15	Provision For outstanding Claims	123,175,807	154,951,471	161,570,769	202,413,132	215,998,525	544,048,337	626,618,638
16	Other Provision		41,728,089	95,939,722	122,142,628	151,269,284	138,268,994	136,872,723
	Total (B){13+14+15+16}	581,594,023	610,345,685	726,752,941	758,104,452	837,853,311	1,229,032,073	1,427,096,664
17	Net Current Assets C = (A-B)	(499,203,415)	(33,988,316)	(398,733,000)	(29,674,590)	(381,237,928)	(315,657,688)	(237,983,755)
18	Miscellaneous Expenses(To the extent not written off)					803,638	263,439	
19	Loss Transferred From Profit & Loss Account							
	Total Uses (6+7+8+9+18+19+20)	99,879,798	168,634,226	191,103,240	268,656,138	359,295,113	218,768,898	356,214,435

Rastriya Beema Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital							
2	Reserves & Surplus							
3	Life Insurance Fund							
4	Catastrophe Reserve							-
5	Long term loans & Borrowings							-
	Total Sources	-	-	-	-	-	-	
	Uses							
6	Fixed Assets (Net)							
7	Long Term Investments							
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance							
10	Short Term Investments							
11	Other Short Term Loans							
12	Other Assets							
	Total (A){9+10+11+12}	-	-	-	-	-	-	
	Current liabilities and provisions:							
13	Current Liabilities							
14	Provision for Unexpired Risk							
15	Provision For outstanding Claims							
16	Other Provision							
	Total (B){13+14+15+16}	-	-	-	-	-	-	
17	Net Current Assets C = (A-B)	-	-	-	-	-	-	
18	Miscellaneous Expenses(To the extent not written off)							
19	Loss Transferred From Profit & Loss Account							-
	Total Uses (6+7+8+9+18+19+20)	-	-	-	-	-	-	

Data are not available of RBCL.

National Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital						-	-
2	Reserves & Surplus	98,608,487	117,946,120	148,106,958	198,772,765	244,236,754	292,054,424	315,918,959
3	Life Insurance Fund	36,838,757	62,943,762	93,186,740	144,568,111	190,114,126	238,211,727	288,645,915
4	Catastrophe Reserve	-	-	-	-	-	-	26,527,216
5	Long term loans & Borrowings	-	-	-	-	-	-	-
	Total Sources	135,447,244	180,889,882	241,293,698	343,340,876	434,350,880	530,266,151	631,092,089
	Uses							
6	Fixed Assets (Net)	1,552,602	4,213,280	4,160,107	4,913,748	4,457,790	4,062,944	5,730,182
7	Long Term Investments	412,422,460	13,550,000	469,850,000	376,850,000	452,298,000	163,032,000	133,238,000
8	Other Long Term Loans		6,596,857	10,957,311	17,598,226	14,889,265	12,673,521	12,779,790
	Current Assets, Loans and advances:						-	
9	Cash and Bank Balance	42,079,107	28,083,274	22,082,732	18,856,012	15,617,139	18,652,161	51,512,212
10	Short Term Investments		481,198,095	202,692,012	461,643,061	520,644,376	960,936,860	1,221,744,000
11	Other Short Term Loans	6,548,541						
12	Other Assets	109,083,406	151,225,151	186,891,842	216,212,341	270,516,450	310,624,197	300,578,245
	Total (A){9+10+11+12}	157,711,054	660,506,520	411,666,586	696,711,414	806,777,965	1,290,213,218	1,573,834,458
	Current liabilities and provisions:							
13	Current Liabilities	230,674,037	199,273,828	249,689,873	284,599,481	301,813,439	232,525,115	277,694,755
14	Provision for Unexpired Risk	113,896,722	132,979,734	176,152,285	201,164,717	192,055,932	215,542,582	271,920,858
15	Provision For outstanding Claims	91,681,806	101,251,617	131,865,230	116,807,556	161,775,300	189,002,376	241,089,192
16	Other Provision		70,471,596	97,632,918	150,160,758	192,004,709	304,682,834	304,554,106
	Total (B){13+14+15+16}	436,252,565	503,976,775	655,340,306	752,732,512	847,649,380	941,752,907	1,095,258,910
17	Net Current Assets C = (A-B)	(278,541,511)	156,529,745	(243,673,720)	(56,021,098)	(40,871,415)	348,460,311	478,575,547
18	Miscellaneous Expenses(To the extent not written off)	13,693				3,577,240	2,037,375	768,571
19	Loss Transferred From Profit & Loss Account							
	Total Uses (6+7+8+9+18+19+20)	135,447,244	180,889,882	241,293,698	343,340,876	434,350,880	530,266,151	631,092,089

Himalayan General Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	63,000,000	100,800,000	100,800,000	100,800,000	100,800,000	100,800,000	250,000,000
2	Reserves & Surplus	33,641,794	33,614,864	38,912,387	58,106,388	37,277,208	37,633,424	84,148,712
3	Life Insurance Fund	3,342,429	15,552,245	28,619,246	28,619,246	28,619,246	64,674,008	110,701,859
4	Catastrophe Reserve	1,000,000	2,000,000	3,000,000	3,000,000	3,000,000	3,000,000	7,150,981
5	Long term loans & Borrowings	-	-					
	Total Sources	100,984,223	151,967,109	171,331,633	190,525,634	169,696,454	206,107,432	452,001,552
	Uses							
6	Fixed Assets (Net)	45,132,017	44,006,065	41,451,464	46,050,741	44,644,466	40,888,006	38,714,028
7	Long Term Investments	104,740,773	170,699,057	203,442,737	123,174,565	144,018,582	130,143,229	216,150,729
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	29,347,156	14,644,254	11,584,939	32,641,385	35,633,537	8,244,243	11,735,524
10	Short Term Investments	24,449,853	95,398,172	179,583,477	232,836,616	272,305,635	449,021,247	538,573,938
11	Other Short Term Loans							
12	Other Assets	31,978,219	23,493,881	36,370,374	120,978,843	210,235,632	248,621,502	353,042,327
	Total (A){9+10+11+12}	85,775,228	133,536,307	227,538,790	386,456,844	518,174,804	705,886,992	903,351,789
	Current liabilities and provisions:							
13	Current Liabilities	43,302,590	60,443,922	86,103,744	85,581,239	168,760,010	230,888,384	216,333,318
14	Provision for Unexpired Risk	46,588,147	63,053,815	92,099,556	92,111,387	98,278,967	112,884,802	119,141,646
15	Provision For outstanding Claims	15,750,663	32,309,171	68,027,360	77,355,643	92,202,233	97,800,416	110,581,600
16	Other Provision	29,022,395	40,467,412	54,870,698	118,119,405	221,386,732	236,036,199	260,571,214
	Total (B){13+14+15+16}	134,663,795	196,274,320	301,101,358	373,167,674	580,627,942	677,609,801	706,627,778
17	Net Current Assets C = (A-B)	(48,888,567)	(62,738,013)	(73,562,568)	13,289,170	(62,453,138)	28,277,191	196,724,011
18	Miscellaneous Expenses(To the extent not written off)					1,609,448	976,672	412,784
19	Loss Transferred From Profit & Loss Account				8,011,158	41,877,096	5,822,334	-
	Total Uses (6+7+8+9+18+19+20)	100,984,223	151,967,109	171,331,633	190,525,634	169,696,454	206,107,432	452,001,552

United Insurance Company (Nepal) Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	72,000,000	72,000,000	100,800,000	100,800,000	100,800,000	100,800,000	100,800,000
2	Reserves & Surplus	50,541,012	50,541,012	55,204,141	60,334,662	57,332,371	57,133,871	100,948,790
3	Life Insurance Fund	3,183,890	3,999,362	7,370,410	11,867,391	21,274,864	35,066,208	58,215,821
4	Catastrophe Reserve	-	-	-	1,000,000	-	-	4,868,324
5	Long term loans & Borrowings	68,743,596	53,782,388	22,801,269	14,758,266	-	-	-
	Total Sources	194,468,498	180,322,762	186,175,820	188,760,319	179,407,235	193,000,079	264,832,936
	Uses							
6	Fixed Assets (Net)	12,436,004	12,580,115	16,037,297	43,373,548	30,654,505	29,150,739	28,286,281
7	Long Term Investments	162,039,594	112,566,594	98,566,594	110,216,594	56,846,594	82,459,694	34,090,628
8	Other Long Term Loans	-	-	-	-	-	-	-
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	18,860,633	24,921,693	46,375,224	37,032,161	38,386,837	40,607,982	47,746,499
10	Short Term Investments	80,963,928	151,843,900	232,222,250	233,598,491	249,154,872	244,358,417	514,301,073
11	Other Short Term Loans	922,099	3,930,076	4,419,918	6,953,290	8,932,127	8,466,400	8,392,210
12	Other Assets	98,819,156	120,650,880	137,165,142	177,217,987	191,361,443	230,382,646	290,911,493
	Total (A){9+10+11+12}	199,565,817	301,346,549	420,182,534	454,801,929	487,835,279	523,815,445	861,351,276
	Current liabilities and provisions:							
13	Current Liabilities	107,829,693	141,959,124	143,931,949	166,481,146	135,599,424	134,269,216	355,838,760
14	Provision for Unexpired Risk	34,173,472	46,395,878	84,918,382	78,358,259	66,336,856	84,928,935	106,292,222
15	Provision For outstanding Claims	14,105,827	25,690,859	66,142,632	92,226,746	84,171,959	90,329,798	63,564,258
16	Other Provision	50,893,984	65,394,235	86,532,164	83,632,803	128,860,775	137,171,772	133,722,294
	Total (B){13+14+15+16}	207,002,976	279,440,096	381,525,127	420,698,954	414,969,014	446,699,721	659,417,534
17	Net Current Assets C = (A-B)	(7,437,160)	21,906,453	38,657,407	34,102,975	72,866,265	77,115,724	201,933,742
18	Miscellaneous Expenses(To the extent not written off)	1,290,528	1,173,207	1,055,886	1,067,202	885,563	703,924	522,285
19	Loss Transferred From Profit & Loss Account	26,139,532	32,096,393	31,858,636	-	18,154,308	3,569,997	-
	Total Uses (6+7+8+9+18+19+20)	194,468,498	180,322,762	186,175,820	188,760,319	179,407,235	193,000,079	264,832,936

Premier Insurance Company (Nepal) Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	63,000,000	102,000,000	102,000,000	102,000,000	102,000,000	117,300,000	117,300,000
2	Reserves & Surplus	37,062,987	33,125,986	33,600,288	40,470,435	49,644,650	49,557,392	66,432,198
3	Life Insurance Fund	5,232,085	12,048,925	20,390,589	29,824,189	41,095,941	58,212,598	81,112,651
4	Catastrophe Reserve							4,166,970
5	Long term loans & Borrowings							-
	Total Sources	105,295,072	147,174,911	155,990,877	172,294,624	192,740,591	225,069,990	269,011,819
	Uses							
6	Fixed Assets (Net)	15,260,161	23,759,200	41,877,954	74,769,036	79,580,502	79,730,060	77,985,895
7	Long Term Investments	77,375,070	27,971,269	26,008,109	36,211,209	57,465,269	51,399,869	50,466,194
8	Other Long Term Loans						-	-
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	15,200,317	3,557,994	7,584,776	6,961,861	15,283,530	25,463,817	27,509,465
10	Short Term Investments	85,026,107	202,220,718	225,875,551	224,543,066	222,542,782	340,898,219	426,267,092
11	Other Short Term Loans	987,598	756,329	1,189,362	985,909	921,142	1,698,207	3,773,981
12	Other Assets	43,870,487	33,586,071	58,712,004	50,028,481	61,737,673	75,896,405	158,181,654
	Total (A){9+10+11+12}	145,084,509	240,121,112	293,361,693	282,519,317	300,485,127	443,956,648	615,732,192
	Current liabilities and provisions:							
13	Current Liabilities	37,483,235	67,883,331	76,807,401	92,742,980	114,429,560	198,235,138	281,705,960
14	Provision for Unexpired Risk	30,052,692	28,429,944	39,166,607	31,040,997	38,809,494	54,562,936	75,766,444
15	Provision For outstanding Claims	53,825,052	28,252,963	43,320,591	46,808,975	51,384,445	51,948,854	61,354,491
16	Other Provision	11,063,689	20,110,432	46,043,506	50,683,838	41,340,222	46,035,316	56,703,467
	Total (B){13+14+15+16}	132,424,668	144,676,670	205,338,105	221,276,790	245,963,721	350,782,244	475,530,362
17	Net Current Assets C = (A-B)	12,659,841	95,444,442	88,023,588	61,242,527	54,521,406	93,174,404	140,201,830
18	Miscellaneous Expenses(To the extent not written off)			81,226	71,852	1,173,414	765,657	357,900
19	Loss Transferred From Profit & Loss Account						-	-
	Total Uses (6+7+8+9+18+19+20)	105,295,072	147,174,911	155,990,877	172,294,624	192,740,591	225,069,990	269,011,819

Everest Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	101,250,000	101,250,000	101,250,000	101,250,000	101,250,000		
2	Reserves & Surplus	79,656,629	59,744,306	59,813,899	87,344,208	125,654,307		
3	Life Insurance Fund	3,248,914	21,552,876	41,642,099	48,873,373	48,873,373		
4	Catastrophe Reserve							
5	Long term loans & Borrowings							
	Total Sources	184,155,543	182,547,182	202,705,998	237,467,581	275,777,680		
	Uses							
6	Fixed Assets (Net)	63,505,586	70,525,928	83,602,768	105,266,576	103,292,089		
7	Long Term Investments	35,111,916	36,486,916	32,575,814	87,718,614	123,096,233		
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	15,831,489	34,495,547	14,516,558	26,975,129	14,172,811		
10	Short Term Investments	208,455,219	286,857,510	437,064,810	421,238,354	340,273,329		
11	Other Short Term Loans			979,922	1,164,854	1,279,593		
12	Other Assets	159,853,184	218,911,989	158,900,639	275,655,381	355,728,883		
	Total (A){9+10+11+12}	384,139,892	540,265,046	611,461,929	725,033,718	711,454,616		
	Current liabilities and provisions:							
13	Current Liabilities	148,969,944	194,262,579	163,164,261	258,377,320	210,625,439		
14	Provision for Unexpired Risk	64,058,030	89,176,034	140,070,487	150,126,373	127,313,694		
15	Provision For outstanding Claims	27,029,117	56,811,719	108,840,746	145,602,579	177,527,213		
16	Other Provision	82,859,741	124,480,376	112,859,019	126,445,055	146,598,913		
	Total (B){13+14+15+16}	322,916,832	464,730,708	524,934,513	680,551,327	662,065,259		
17	Net Current Assets C = (A-B)	61,223,060	75,534,338	86,527,416	44,482,391	49,389,357		
18	Miscellaneous Expenses(To the extent not written off)							
19	Loss Transferred From Profit & Loss Account	24,314,981						
	Total Uses (6+7+8+9+18+19+20)	184,155,543	182,547,182	202,705,998	237,467,581	275,777,679		

Unaudited data FY 2011/12 & Data are not available FY 2012/13 to 2013/14 of EICL

Neco Insurance Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	55,000,000	110,000,000	110,000,000	115,500,000	121,275,000	135,221,625	135,221,625
2	Reserves & Surplus	27,195,229	28,457,382	34,471,564	36,737,347	45,540,013	49,984,169	69,859,801
3	Life Insurance Fund	817,041	4,794,302	13,958,248	21,176,700	36,169,122	54,757,199	62,835,468
4	Catastrophe Reserve							73,216,320
5	Long term loans & Borrowings							3,715,406
	Total Sources	83,012,270	143,251,684	158,429,812	173,414,047	202,984,135	239,962,993	344,848,620
	Uses							
6	Fixed Assets (Net)	13,193,933	13,308,376	15,254,450	22,227,167	20,227,833	13,241,136	12,935,191
7	Long Term Investments	47,521,429	70,721,429	39,721,429	95,721,429	102,472,429	116,726,799	115,270,802
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	34,890,921	22,415,930	39,744,092	47,629,734	40,755,647	63,896,943	85,370,317
10	Short Term Investments	51,150,000	115,636,274	178,694,980	158,856,074	246,947,014	297,874,946	416,100,990
11	Other Short Term Loans							
12	Other Assets	30,348,597	54,948,006	71,432,307	93,606,139	101,553,990	129,502,691	153,125,993
	Total (A){9+10+11+12}	116,389,518	193,000,210	289,871,379	300,091,947	389,256,651	491,274,580	654,597,300
	Current liabilities and provisions:							
13	Current Liabilities	47,966,945	61,388,136	61,328,119	71,596,473	82,123,561	109,872,689	111,465,389
14	Provision for Unexpired Risk	23,351,797	31,800,409	51,976,555	61,611,445	77,815,805	92,088,080	102,031,863
15	Provision For outstanding Claims	12,700,167	24,266,311	34,963,374	51,697,235	69,723,636	82,402,960	105,080,972
16	Other Provision	30,471,952	21,697,418	40,102,981	61,378,822	80,671,151	97,981,064	120,194,018
	Total (B){13+14+15+16}	114,490,861	139,152,274	188,371,029	246,283,975	310,334,153	382,344,793	438,772,242
17	Net Current Assets C = (A-B)	1,898,657	53,847,936	101,500,350	53,807,972	78,922,498	108,929,787	215,825,058
18	Miscellaneous Expenses(To the extent not written off)	1,899,550	2,249,687	1,953,583	1,657,479	1,361,375	1,065,271	817,569
19	Loss Transferred From Profit & Loss Account	18,498,701	3,124,256					
	Total Uses (6+7+8+9+18+19+20)	83,012,270	143,251,684	158,429,812	173,414,047	202,984,135	239,962,993	344,848,620

Sagarmatha Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	102,102,000	102,102,000	112,312,200	129,159,030	129,159,030	258,365,100	310,038,100
2	Reserves & Surplus	49,814,631	63,254,535	67,664,590	119,018,143	218,181,482	121,543,652	146,134,005
3	Life Insurance Fund	7,702,736	29,040,598	57,021,478	79,658,554	79,658,555	169,059,397	260,537,625
4	Catastrophe Reserve						-	12,658,245
5	Long term loans & Borrowings						-	
	Total Sources	159,619,367	194,397,133	236,998,268	327,835,727	426,999,067	548,968,149	729,367,975
	Uses							
6	Fixed Assets (Net)	47,358,356	58,493,586	77,822,190	85,910,991	86,519,100	82,582,481	85,472,268
7	Long Term Investments	203,636,858	66,087,733	49,887,733	114,647,733	161,224,734	137,353,214	171,751,930
8	Other Long Term Loans						-	
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	34,757,303	14,359,572	17,441,815	56,127,666	59,811,769	59,617,526	92,748,372
10	Short Term Investments		244,640,577	392,345,324	433,830,630	617,948,848	816,569,447	938,432,791
11	Other Short Term Loans						-	
12	Other Assets	100,927,433	75,543,590	121,003,662	161,903,354	208,837,191	339,812,734	566,130,019
	Total (A){9+10+11+12}	135,684,736	334,543,739	530,790,801	651,861,650	886,597,808	1,215,999,706	1,597,311,182
	Current liabilities and provisions:							
13	Current Liabilities	112,801,107	93,462,831	121,743,384	112,723,819	125,886,133	175,060,961	252,773,760
14	Provision for Unexpired Risk	56,941,486	54,513,536	122,269,852	149,680,838	173,931,272	196,378,177	240,644,779
15	Provision For outstanding Claims	57,821,982	54,715,360	93,809,679	138,518,003	179,128,241	184,926,054	218,190,605
16	Other Provision		62,489,791	84,082,736	124,379,252	228,935,158	330,961,256	413,759,858
	Total (B){13+14+15+16}	227,564,575	265,181,518	421,905,651	525,301,912	707,880,804	887,326,448	1,125,369,001
17	Net Current Assets C = (A-B)	(91,879,839)	69,362,221	108,885,150	126,559,738	178,717,004	328,673,259	471,942,180
18	Miscellaneous Expenses(To the extent not written off)	503,992	453,593	403,195	717,265	538,230	359,195	201,597
19	Loss Transferred From Profit & Loss Account						-	
	Total Uses (6+7+8+9+18+19+20)	159,619,367	194,397,133	236,998,268	327,835,727	426,999,068	548,968,149	729,367,975

Prabhu Insurance Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	59,951,700	59,951,700	137,905,000	137,905,000	147,552,400	162,324,800	182,621,200
2	Reserves & Surplus	39,677,413	45,845,949	32,767,149	45,851,446	53,372,692	57,426,922	60,615,439
3	Life Insurance Fund	1,879,876	8,733,805	20,009,153	34,565,138	60,674,092	96,222,282	125,472,350
4	Catastrophe Reserve	187,988	873,381	2,000,916	3,456,515	6,067,410	9,622,229	12,547,236
5	Long term loans & Borrowings							
	Total Sources	101,696,977	115,404,835	192,682,218	221,778,099	267,666,594	325,596,233	381,256,225
	Uses							
6	Fixed Assets (Net)	75,638,579	93,421,653	130,305,221	126,955,364	118,859,693	112,246,446	106,092,671
7	Long Term Investments	38,196,429	25,096,429	25,096,429	38,946,073	45,988,343	46,563,753	58,622,176
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	35,029,913	41,418,106	67,108,902	50,489,661	65,284,065	101,177,735	109,690,548
10	Short Term Investments	90,885,878	130,651,540	254,026,144	278,472,364	263,769,234	293,295,261	325,207,855
11	Other Short Term Loans							
12	Other Assets	45,121,354	49,002,318	82,776,966	108,002,840	101,071,916	162,087,881	269,628,838
	Total (A){9+10+11+12}	171,037,145	221,071,964	403,912,012	436,964,865	430,125,215	556,560,877	704,527,241
	Current liabilities and provisions:							
13	Current Liabilities	69,857,436	62,586,807	110,242,339	153,464,837	98,919,646	92,078,113	188,113,952
14	Provision for Unexpired Risk	65,472,810	87,046,365	159,800,221	135,379,494	124,959,959	188,891,304	174,096,860
15	Provision For outstanding Claims	32,783,962	53,871,255	52,213,393	51,833,369	49,819,158	48,928,542	51,088,179
16	Other Provision	15,060,968	20,680,784	44,375,491	40,410,503	54,461,169	60,434,670	74,949,169
	Total (B){13+14+15+16}	183,175,176	224,185,211	366,631,444	381,088,203	328,159,932	390,332,629	488,248,160
17	Net Current Assets C = (A-B)	(12,138,031)	(3,113,247)	37,280,568	55,876,662	101,965,283	166,228,248	216,279,081
18	Miscellaneous Expenses(To the extent not written off)					853,275	557,786	262,297
19	Loss Transferred From Profit & Loss Account							
	Total Uses (6+7+8+9+18+19+20)	101,696,977	115,404,835	192,682,218	221,778,099	267,666,594	325,596,233	381,256,225

NB Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	100,000,000	100,000,000	100,000,000	100,000,000	141,959,700	141,959,700	141,959,700
2	Reserves & Surplus	25,453,909	25,453,909	33,605,329	30,746,452	49,138,414	54,931,961	53,663,852
3	Life Insurance Fund	3,538,226	8,652,881	17,755,609	17,755,609	17,755,609	17,755,609	17,755,609
4	Catastrophe Reserve							
5	Long term loans & Borrowings							
	Total Sources	128,992,135	134,106,790	151,360,938	148,502,061	208,853,723	214,647,270	213,379,161
	Uses							
6	Fixed Assets (Net)	5,198,508	5,861,865	5,286,000	6,825,909	7,269,109	6,380,123	4,994,183
7	Long Term Investments	86,280,339	80,109,142	29,561,995	28,146,429	57,446,429	45,421,429	8,396,429
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	6,514,753	22,380,992	38,650,331	31,780,189	18,497,025	16,362,778	28,941,132
10	Short Term Investments			83,049,651	88,149,575	81,815,000	87,615,000	31,025,000
11	Other Short Term Loans							
12	Other Assets	36,136,098	32,784,074	70,415,473	132,014,794	109,370,123	133,489,006	192,665,160
	Total (A){9+10+11+12}	42,650,851	55,165,066	192,115,455	251,944,558	209,682,148	237,466,784	252,631,292
	Current liabilities and provisions:							
13	Current Liabilities	44,372,211	34,099,440	54,583,002	110,293,405	70,219,477	91,001,723	99,966,756
14	Provision for Unexpired Risk	8,073,351	27,322,611	54,496,051	55,921,527	49,642,112	40,646,395	19,554,010
15	Provision For outstanding Claims	36,757,489	24,558,064	37,207,619	35,943,624	87,500,758	71,434,726	66,656,358
16	Other Provision			7,500,365	40,581,964	36,373,848	70,940,697	70,309,058
	Total (B){13+14+15+16}	89,203,051	85,980,115	153,787,037	242,740,520	243,736,195	274,023,541	256,486,182
17	Net Current Assets C = (A-B)	(46,552,200)	(30,815,049)	38,328,418	9,204,038	(34,054,047)	(36,556,757)	(3,854,890)
18	Miscellaneous Expenses(To the extent not written off)							
19	Loss Transferred From Profit & Loss Account	84,065,488	78,950,832	78,184,525	104,325,686	178,192,233	199,402,475	203,843,440
	Total Uses (6+7+8+9+18+19+20)	128,992,135	134,106,790	151,360,938	148,502,062	208,853,724	214,647,270	213,379,162

Prudential Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	125,000,000	270,000,000
2	Reserves & Surplus	12,992,319	13,332,007	16,308,235	28,410,644	42,402,477	36,831,655	48,013,453
3	Life Insurance Fund	3,164,927	8,563,013	14,140,310	25,813,404	42,730,818	63,677,987	93,889,116
4	Catastrophe Reserve				500,000	1,000,000	1,500,000	4,696,815
5	Long term loans & Borrowings						-	
	Total Sources	116,157,246	121,895,020	130,448,545	154,724,048	186,133,295	227,009,642	416,599,384
	Uses							
6	Fixed Assets (Net)	6,368,077	6,413,332	7,585,776	9,284,182	12,117,925	13,065,129	21,811,235
7	Long Term Investments	92,264,781	48,898,998	53,998,500	91,924,299	83,368,202	59,815,494	229,618,130
8	Other Long Term Loans	300,000	271,712	244,465	214,548	183,101	150,045	115,298
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	6,584,204	8,367,416	7,888,435	9,865,643	6,202,591	34,146,740	34,852,719
10	Short Term Investments	58,584,438	125,874,501	143,563,324	175,486,969	222,464,109	287,582,330	457,112,723
11	Other Short Term Loans						-	
12	Other Assets	40,154,330	61,797,783	68,867,629	78,195,382	86,116,510	115,152,199	152,166,436
	Total (A){9+10+11+12}	105,322,972	196,039,700	220,319,388	263,547,994	314,783,210	436,881,269	644,131,878
	Current liabilities and provisions:							
13	Current Liabilities	40,883,310	65,500,146	53,599,745	74,703,285	61,210,865	91,489,518	96,701,060
14	Provision for Unexpired Risk	18,390,170	23,304,495	39,254,189	50,290,875	60,440,627	59,412,107	179,602,788
15	Provision For outstanding Claims	11,588,720	12,797,310	18,345,908	33,015,679	34,237,473	46,121,753	86,452,816
16	Other Provision	17,294,783	28,999,840	40,676,957	52,237,136	68,430,178	85,878,917	116,320,493
	Total (B){13+14+15+16}	88,156,983	130,601,791	151,876,799	210,246,975	224,319,143	282,902,295	479,077,157
17	Net Current Assets C = (A-B)	17,165,989	65,437,909	68,442,589	53,301,019	90,464,067	153,978,974	165,054,721
18	Miscellaneous Expenses(To the extent not written off)		873,068	177,215			-	
19	Loss Transferred From Profit & Loss Account	58,399					-	
	Total Uses (6+7+8+9+18+19+20)	116,157,246	121,895,019	130,448,545	154,724,048	186,133,295	227,009,642	416,599,384

Shikhar Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	125,000,000	125,000,000	125,000,000	125,000,000	125,000,000	175,000,000	297,772,000
2	Reserves & Surplus	40,416,626	12,804,513	12,808,106	40,712,748	65,981,670	56,626,345	84,247,719
3	Life Insurance Fund	6,345,778	18,218,912	35,016,636	62,881,399	92,365,233	132,139,772	197,032,579
4	Catastrophe Reserve							7,333,128
5	Long term loans & Borrowings			34,652,770	30,246,283			
	Total Sources	171,762,404	156,023,425	207,477,512	258,840,430	283,346,903	363,766,117	586,385,426
	Uses							
6	Fixed Assets (Net)	95,620,012	123,617,874	213,500,398	242,524,522	238,921,535	225,205,236	221,405,418
7	Long Term Investments	61,001,429	36,251,429	40,751,429	56,626,429	78,876,429	71,435,518	140,782,727
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	27,201,986	52,864,167	53,366,053	90,336,846	85,461,463	44,207,945	77,407,551
10	Short Term Investments	97,114,685	121,915,803	198,795,000	231,070,000	237,570,000	360,945,000	460,450,000
11	Other Short Term Loans							
12	Other Assets	105,166,347	66,395,942	106,590,944	143,472,010	384,084,535	463,391,055	476,790,109
	Total (A){9+10+11+12}	229,483,018	241,175,912	358,751,997	464,878,856	707,115,998	868,544,000	1,014,647,600
	Current liabilities and provisions:							
13	Current Liabilities	174,376,890	122,765,725	202,301,565	277,830,032	442,261,766	434,182,635	332,111,466
14	Provision for Unexpired Risk	42,377,348	54,663,847	103,126,047	101,097,624	138,528,158	170,641,147	232,397,201
15	Provision For outstanding Claims	9,554,809	26,928,981	51,311,575	80,391,096	105,474,726	122,352,277	120,786,349
16	Other Provision	16,934,408	44,095,088	50,174,638	47,232,849	57,432,959	75,816,716	106,379,242
	Total (B){13+14+15+16}	243,243,455	248,453,641	406,913,825	506,551,601	743,697,608	802,992,775	791,674,258
17	Net Current Assets C = (A-B)	(13,760,437)	(7,277,729)	(48,161,828)	(41,672,745)	(36,581,611)	65,551,225	222,973,402
18	Miscellaneous Expenses(To the extent not written off)	4,536,116	3,431,851	1,387,513	1,362,224	2,130,550	1,574,138	1,223,879
19	Loss Transferred From Profit & Loss Account	24,365,284						
	Total Uses (6+7+8+9+18+19+20)	171,762,404	156,023,425	207,477,512	258,840,430	283,346,903	363,766,117	586,385,426

Lumbini General Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	125,000,000	125,000,000	125,000,000	125,000,000	140,625,000	153,409,000	265,340,900
2	Reserves & Surplus	2,368,381	2,480,395	2,224,947	2,767,677	3,378,450	21,843,686	35,809,301
3	Life Insurance Fund	5,305,540	12,827,416	24,662,913	29,377,230	45,537,290	64,494,012	100,774,320
4	Catastrophe Reserve							3,946,816
5	Long term loans & Borrowings						33,254,400	-
	Total Sources	132,673,921	140,307,811	151,887,860	157,144,907	189,540,740	273,001,098	405,871,337
	Uses							
6	Fixed Assets (Net)	8,013,829	48,578,543	55,278,072	66,128,357	100,954,108	132,043,919	126,039,966
7	Long Term Investments	87,871,429	89,071,429	14,571,429	23,571,429	39,764,429	35,414,429	35,414,429
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	27,009,276	20,787,264	29,358,035	6,355,041	7,084,722	5,016,342	6,209,162
10	Short Term Investments	96,566,311	65,644,071	232,673,453	289,611,485	258,905,327	452,792,158	664,680,804
11	Other Short Term Loans							-
12	Other Assets	54,476,906	64,101,891	87,074,028	78,303,709	78,559,456	60,855,145	72,100,485
	Total (A){9+10+11+12}	178,052,493	150,533,226	349,105,516	374,270,235	344,549,505	518,663,645	742,990,451
	Current liabilities and provisions:							
13	Current Liabilities	55,195,001	49,435,994	77,133,052	68,243,199	80,245,456	137,768,214	127,314,403
14	Provision for Unexpired Risk	47,924,773	51,266,011	101,481,089	117,509,051	107,878,031	150,927,371	193,928,351
15	Provision For outstanding Claims	18,993,675	19,422,961	72,396,351	85,310,709	66,342,422	88,550,102	121,086,818
16	Other Provision	19,150,381	27,750,421	35,061,824	35,762,155	42,014,100	36,289,387	56,401,356
	Total (B){13+14+15+16}	141,263,830	147,875,387	286,072,316	306,825,114	296,480,009	413,535,074	498,730,928
17	Net Current Assets C = (A-B)	36,788,663	2,657,839	63,033,200	67,445,121	48,069,496	105,128,571	244,259,523
18	Miscellaneous Expenses(To the extent not written off)					752,707	414,179	157,419
19	Loss Transferred From Profit & Loss Account			19,005,159				-
	Total Uses (6+7+8+9+18+19+20)	132,673,921	140,307,811	151,887,860	157,144,907	189,540,740	273,001,098	405,871,337

NLG Insurance Company Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	100,000,000	100,000,000	100,000,000	100,000,000	157,500,000	270,000,000	297,000,000
2	Reserves & Surplus	5,439,159	6,625,154	3,519,495	5,384,721	65,353,807	63,031,835	93,897,213
3	Life Insurance Fund	5,197,747	15,056,178	27,855,087	48,823,445	111,693,013	188,456,938	275,204,392
4	Catastrophe Reserve				500,000	1,000,000	1,500,000	11,745,303
5	Long term loans & Borrowings					1,800,000	-	
	Total Sources	110,636,906	121,681,332	131,374,582	154,708,166	337,346,820	522,988,773	677,846,908
	Uses							
6	Fixed Assets (Net)	1,718,280	7,700,414	7,434,264	9,476,012	10,985,351	10,151,587	10,371,204
7	Long Term Investments	81,865,647	148,569,272	125,682,429	219,575,563	238,032,980	196,372,075	194,172,709
8	Other Long Term Loans	8,070,581	11,219,928	20,474,252	24,792,401	22,949,656	19,677,821	20,075,392
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	52,262,948	59,136,664	81,503,525	60,866,085	72,358,521	80,486,270	95,066,711
10	Short Term Investments	94,693,799	83,434,990	337,435,473	473,231,820	579,934,409	780,693,187	876,886,404
11	Other Short Term Loans	2,075,794	2,159,142	1,868,939	3,672,161	3,456,369	2,994,630	2,922,042
12	Other Assets	25,892,590	30,190,566	64,880,135	119,669,513	147,532,400	121,757,045	159,978,784
	Total (A){9+10+11+12}	174,925,131	174,921,362	485,688,072	657,439,579	803,281,699	985,931,132	1,134,853,941
	Current liabilities and provisions:							
13	Current Liabilities	74,927,740	68,281,536	87,031,948	113,970,310	125,779,151	175,388,458	115,811,141
14	Provision for Unexpired Risk	48,315,253	80,406,876	222,302,355	250,187,231	203,111,912	194,465,092	235,658,530
15	Provision For outstanding Claims	27,381,801	55,966,246	134,268,367	282,310,469	213,607,863	151,538,289	149,108,952
16	Other Provision	25,219,595	28,868,421	67,567,131	112,199,093	198,709,752	169,313,549	181,250,181
	Total (B){13+14+15+16}	175,844,389	233,523,079	511,169,801	758,667,103	741,208,678	690,705,388	681,828,804
17	Net Current Assets C = (A-B)	(919,258)	(58,601,717)	(25,481,729)	(101,227,524)	62,073,021	295,225,744	453,025,137
18	Miscellaneous Expenses(To the extent not written off)		2,597,143	2,474,168	2,091,714	3,305,812	1,561,546	202,466
19	Loss Transferred From Profit & Loss Account	19,901,656	10,196,292	791,198			-	
	Total Uses (6+7+8+9+18+19+20)	110,636,906	121,681,332	131,374,582	154,708,166	337,346,820	522,988,773	677,846,908

Siddhartha Insurance Limited
Balance Sheet

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	132,000,000	250,800,000
2	Reserves & Surplus	4,006,441	2,018,520	3,118,921	17,623,387	36,310,934	30,128,935	88,188,421
3	Life Insurance Fund	2,456,417	5,731,654	12,548,028	26,503,507	46,229,925	63,193,151	127,834,446
4	Catastrophe Reserve							7,352,700
5	Long term loans & Borrowings							
	Total Sources	106,462,858	107,750,174	115,666,949	144,126,894	182,540,859	225,322,086	474,175,567
	Uses							
6	Fixed Assets (Net)	53,045,858	55,905,080	76,940,648	89,845,309	126,959,773	152,718,581	154,693,277
7	Long Term Investments	105,061,675	25,153,111	23,153,112	24,201,312	32,066,744	34,863,610	62,289,049
8	Other Long Term Loans							
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	8,096,242	8,160,448	13,911,132	23,658,234	44,003,075	105,257,788	44,606,919
10	Short Term Investments		98,963,601	143,440,321	174,403,535	235,227,906	356,042,136	644,982,675
11	Other Short Term Loans					-	-	
12	Other Assets	12,258,961	65,235,488	59,872,349	54,216,417	92,077,337	134,997,784	189,975,792
	Total (A){9+10+11+12}	20,355,203	172,359,537	217,223,802	252,278,186	371,308,318	596,297,708	879,565,386
	Current liabilities and provisions:							
13	Current Liabilities	45,733,026	78,179,895	88,839,928	98,826,656	137,998,794	211,328,464	205,230,913
14	Provision for Unexpired Risk	19,078,017	30,886,396	43,977,894	53,247,952	95,176,382	143,453,331	180,429,069
15	Provision For outstanding Claims	9,665,324	23,008,739	39,359,544	41,083,564	60,805,261	91,236,085	85,340,590
16	Other Provision		14,997,728	29,597,999	29,133,287	54,602,375	112,866,558	151,371,573
	Total (B){13+14+15+16}	74,476,367	147,072,758	201,775,365	222,291,459	348,582,812	558,884,438	622,372,145
17	Net Current Assets C = (A-B)	(54,121,164)	25,286,779	15,448,437	29,986,727	22,725,506	37,413,270	257,193,241
18	Miscellaneous Expenses(To the extent not written off)	2,476,489	1,405,204	124,752	93,546	788,836	326,625	
19	Loss Transferred From Profit & Loss Account							
	Total Uses (6+7+8+9+18+19+20)	106,462,858	107,750,174	115,666,949	144,126,894	182,540,859	225,322,086	474,175,567

**Consolidated Figures of Non-life Insurers
Balance Sheet**

S.N.	Particulars	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
	Sources							
1	Paid up capital	1,268,986,100	1,400,786,100	1,517,749,600	1,540,096,430	1,677,743,730	2,004,081,825	2,877,022,325
2	Reserves & Surplus	684,141,266	696,733,456	751,517,297	1,032,856,034	1,423,038,732	1,112,154,825	1,498,675,472
3	Life Insurance Fund	113,839,343	297,688,076	507,883,199	740,861,687	1,045,805,287	1,450,341,408	2,086,151,103
4	Catastrophe Reserve	1,187,988	2,873,381	5,000,916	8,456,515	11,067,410	15,622,229	190,629,165
5	Long term loans & Borrowings	68,743,596	53,782,388	57,454,039	45,004,549	1,800,000	33,254,400	3,715,406
	Total Sources	2,136,898,292	2,451,863,401	2,839,605,051	3,367,275,215	4,159,455,159	4,615,454,687	6,656,193,471
	Uses							
6	Fixed Assets (Net)	462,004,046	586,623,068	797,775,639	965,488,220	1,019,179,117	937,828,972	928,733,414
7	Long Term Investments	2,365,763,243	1,232,174,237	1,886,909,168	1,800,698,107	2,488,598,826	1,817,850,061	2,155,433,881
8	Other Long Term Loans	31,329,854	51,804,177	68,694,191	81,757,024	80,089,873	77,341,058	76,588,308
	Current Assets, Loans and advances:							
9	Cash and Bank Balance	428,773,774	404,963,297	506,123,053	541,018,709	610,978,039	750,618,356	866,523,038
10	Short Term Investments	976,240,218	2,919,337,541	3,709,531,673	4,792,611,118	5,033,461,229	6,993,081,471	9,157,905,595
11	Other Short Term Loans	17,176,251	6,845,547	8,458,141	12,776,214	14,589,231	13,159,237	15,088,233
12	Other Assets	1,184,159,369	1,357,686,829	1,595,619,871	2,179,116,660	2,855,943,790	2,998,483,103	3,877,669,952
	Total (A){9+10+11+12}	2,606,349,613	4,688,833,214	5,819,732,738	7,525,522,701	8,514,972,289	10,755,342,167	13,917,186,817
	Current liabilities and provisions:							
13	Current Liabilities	1,745,900,826	1,712,575,134	1,967,979,709	2,420,374,872	2,610,452,733	2,931,309,840	3,234,729,528
14	Provision for Unexpired Risk	835,427,560	1,006,049,371	1,728,652,083	1,808,556,152	1,927,487,978	2,173,128,603	2,666,018,414
15	Provision For outstanding Claims	595,412,090	757,798,141	1,155,493,125	1,553,324,423	1,769,007,074	2,016,584,013	2,332,357,626
16	Other Provision	434,168,078	797,083,787	1,032,716,642	1,343,425,586	1,892,500,437	2,071,312,762	2,397,413,586
	Total (B){13+14+15+16}	3,610,908,554	4,273,506,433	5,884,841,559	7,125,681,033	8,199,448,221	9,192,335,218	10,630,519,155
17	Net Current Assets C = (A-B)	(1,004,558,941)	415,326,781	(65,108,821)	399,841,668	315,524,067	1,563,006,948	3,286,667,662
18	Miscellaneous Expenses(To the extent not written off)	10,720,368	12,183,753	21,495,355	7,153,353	17,839,640	10,632,841	4,926,767
19	Loss Transferred From Profit & Loss Account	271,639,723	153,751,384	129,839,518	112,336,844	238,223,637	208,794,806	203,843,440
	Total Uses (6+7+8+9+18+19+20)	2,136,898,293	2,451,863,400	2,839,605,050	3,367,275,216	4,159,455,160	4,615,454,687	6,656,193,472

Note : Data are not available of RBS

Unaudited data FY 2011/12 & Data are not available FY 2012/13 to 2013/14 of EICL