

FORM L-19 Current Liabilities**Insurer: Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.****Date: 31ST DECEMBER 2011**

Particulars	As at Dec 31, 2011	As at Dec 31, 2010
	(₹ '000)	(₹ '000)
Agents' Balances	21,704	71,377
Balances due to other insurance companies	17,326	24,242
Deposits held on re-insurance ceded	-	-
Premiums received in advance	62,619	56,222
Unallocated premium	-	-
Unclaimed Amount of the Policyholders	-	-
Sundry creditors	41,425	24,439
Accrual for expenses	305,979	410,498
Due to subsidiaries/ holding company	-	-
Claims Outstanding	73,713	39,955
Annuities Due	-	-
Due to Directors/Officers	-	-
Others:	-	-
-Due to policyholder funds	104,409	253,980
-Proposal deposits not yet underwritten	245,390	488,512
-Premium/ proposal deposits, to be refunded	8,975	24,402
-Others (includes statutory dues payable and payables to employees)	36,517	40,970
-Payable for Investments Purchased	148,623	64,899
TOTAL	1,066,680	1,499,496

FORM L-20 Provisions

Particulars	As at Dec 31, 2011	As at Dec 31, 2010
	(₹ '000)	(₹ '000)
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
-Provision for Gratuity	20,981	14,154
-Provision for leave encashment	4,305	1,915
TOTAL	25,286	16,069