

Available Solvency Margin (ASM) and Solvency Ratio as on 31 December 2012

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	645,278
	Deduct:	
2	Mathematical Reserves	641,367
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	3,911
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	28,091
7	Excess in Shareholders' funds	28,091
8	Total ASM (4) + (7)	32,002
9	Required Solvency Margin (RSM)	16,760
10	Solvency Ratio (8) / (9)	191%