

FORM L-3-A-BS
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 Registration with IRDA : 121 dated 03 January 2002

BALANCE SHEET AS AT 31ST DECEMBER, 2015

(₹ '000)

| Particulars | Schedule | AS AT 31ST DECEMBER, 2015 | AS AT 31ST DECEMBER, 2014 |
|---|----------|------------------------------|------------------------------|
| SOURCES OF FUNDS | | | |
| Shareholders' Funds | | | |
| Share Capital | L-8,L-9 | 11,963,235 | 11,963,235 |
| Reserves And Surplus | L10 | 21,980,263 | 21,980,263 |
| Credit / [Debit] Fair Value Change Account | | 213,970 | 454,677 |
| Sub-Total (A) | | 34,157,468 | 34,398,175 |
| Borrowings | | | |
| Policyholders' Funds | | | |
| Credit / [Debit] Fair Value Change Account | L11 | - | - |
| Policy Liabilities | | 412,403 | 1,234,242 |
| Insurance Reserves | | 62,942,939 | 58,669,456 |
| Provision For Linked Liabilities | | - | - |
| Fund for Discontinued Policies | | 74,509,604 | 93,290,029 |
| (i) Discontinued on account of non payment of Premium | | 4,230,610 | 3,398,053 |
| (ii) Others | | - | - |
| Sub-Total (B) | | 142,095,556 | 156,591,780 |
| Funds For Future Appropriations | | | |
| Non-Linked | | 102,161 | 699,045 |
| Linked - Provision for lapsed policy not likely to be revived | | - | 2,334 |
| Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account | | - | 37,393 |
| Sub-Total (C) | | 102,161 | 738,772 |
| TOTAL (A) + (B) + (C) | | 176,355,185 | 191,728,727 |
| APPLICATION OF FUNDS | | | |
| Investments | | | |
| Shareholders' | L12 | 14,883,233 | 15,587,004 |
| Policyholders' | L13 | 66,657,543 | 73,467,471 |
| Assets Held To Cover Linked Liabilities | L14 | 78,740,214 | 96,690,416 |
| Loans | L15 | 619,691 | 710,227 |
| Fixed Assets | L16 | 333,744 | 254,565 |
| Sub-Total (D) | | 161,234,425 | 186,709,683 |
| Current Assets | | | |
| Cash And Bank Balances | L17 | 2,086,393 | 3,355,653 |
| Advances And Other Assets | L18 | 4,957,352 | 5,119,476 |
| Sub-Total (E) | | 7,043,745 | 8,475,129 |
| Current Liabilities | | | |
| Provisions | L19 | 10,256,825 | 21,213,659 |
| | L20 | 34,786 | 126,611 |
| Sub-Total (F) | | 10,291,611 | 21,340,270 |
| NET CURRENT ASSETS (E) - (F) = (G) | | (3,247,866) | (12,865,141) |
| Miscellaneous Expenditure (to the extent not written off or adjusted) | | | |
| Debit Balance In Profit & Loss Account (Shareholders' Account) | L21 | - | - |
| Debit Balance of Revenue Account | | 18,368,626 | 17,884,185 |
| Sub-Total (H) | | 18,368,626 | 17,884,185 |
| TOTAL (D) + (G) + (H) | | 176,355,185 | 191,728,727 |

CONTINGENT LIABILITIES

(₹ '000)

| Particulars | AS AT 31ST DECEMBER, 2015 | AS AT 31ST DECEMBER, 2014 |
|---|------------------------------|------------------------------|
| 01. Partly paid-up investments | 154,230 | 65,800 |
| 02. Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| 03. Claims, other than against policies, not acknowledged as debts by the company | 19,801 | 30,468 |
| 04. Guarantees given by or on behalf of the Company | 901 | 860 |
| 05. Statutory demands / liabilities in dispute, not provided for | 385,631 | 380,239 |
| 06. Reinsurance obligations to the extent not provided for in accounts | - | - |
| 07. Others - Policy Related Claims | 662,906 | 478,975 |
| TOTAL | 1,223,469 | 956,342 |