

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

BALANCE SHEET AS AT 31ST DECEMBER, 2014

(₹ '000)

Particulars	Schedule	AS AT 31ST DECEMBER, 2014	AS AT 31ST DECEMBER, 2013
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		454,677	36,779
Sub-Total (A)		34,398,175	33,980,277
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L1	-	-
Policy Liabilities		1,234,242	240,845
Insurance Reserves		58,669,456	43,822,774
Provision For Linked Liabilities		-	-
Fund for Discontinued Policies		93,290,029	107,220,181
(i) Discontinued on account of non payment of Premium		3,398,053	1,561,292
(ii) Others		-	-
Sub-Total (B)		156,591,780	152,845,092
Funds For Future Appropriations			
Non-Linked		699,045	367,029
Linked - Provision for lapsed policy not likely to be revived		2,334	110,788
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account		37,393	742,984
Sub-Total (C)		738,772	1,220,801
TOTAL (A) + (B) + (C)		191,728,727	188,046,170
APPLICATION OF FUNDS			
Investments			
Shareholders'	L2	15,587,004	11,818,447
Policyholders'	L3	73,467,471	60,015,962
Assets Held To Cover Linked Liabilities	L4	96,690,416	108,892,261
Loans	L5	710,227	382,802
Fixed Assets	L6	254,565	112,789
Sub-Total (D)		186,709,683	181,222,261
Current Assets			
Cash And Bank Balances	L7	3,355,653	1,416,863
Advances And Other Assets	L8	5,001,316	4,361,937
Sub-Total (E)		8,356,969	5,778,800
Current Liabilities			
Provisions	L9	21,095,499	18,378,124
	L20	126,611	1,684
Sub-Total (F)		21,222,110	18,379,808
NET CURRENT ASSETS (E) - (F) = (G)		(12,865,141)	(12,601,008)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L1	-	-
Debit Balance of Revenue Account		17,884,185	19,424,917
Sub-Total (H)		17,884,185	19,424,917
TOTAL (D) + (G) + (H)		191,728,727	188,046,170

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 31ST DECEMBER, 2014	AS AT 31ST DECEMBER, 2013
01. Partly paid-up investments	65,800	80,000
02. Underwriting commitments outstanding (in respect of shares and securities)	-	-
03. Claims, other than against policies, not acknowledged as debts by the company	221,661	24,089
04. Guarantees given by or on behalf of the Company	860	-
05. Statutory demands / liabilities in dispute, not provided for	380,239	186,560
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	287,782	180,363
TOTAL	956,342	471,012