

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

BALANCE SHEET AS AT 30TH SEPTEMBER, 2014

(₹ '000)

Particulars	Schedule	AS AT 30TH SEPTEMBER, 2014	AS AT 30TH SEPTEMBER, 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		388,976	(8,198)
Sub-Total (A)		34,332,474	33,935,300
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L1	-	(35,019)
Policy Liabilities		1,119,374	40,038,900
Insurance Reserves		55,435,027	-
Provision For Linked Liabilities		-	108,101,180
Fund for Discontinued Policies		98,267,593	-
(i) Discontinued on account of non payment of Premium		2,853,263	1,166,312
(ii) Others		-	-
Sub-Total (B)		157,675,257	149,271,373
Funds For Future Appropriations			
Non-Linked		301,699	318,498
Linked - Provision for lapsed policy not likely to be revived		5,334	138,098
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		-	-
Sub-Total (C)		307,033	456,596
TOTAL (A) + (B) + (C)		192,314,764	183,663,269
APPLICATION OF FUNDS			
Investments			
Shareholders'	L2	14,981,762	11,587,582
Policyholders'	L3	72,611,338	54,257,156
Assets Held To Cover Linked Liabilities	L4	101,126,191	109,405,589
Loans	L5	683,787	360,615
Fixed Assets	L6	223,949	103,778
Sub-Total (D)		189,627,027	175,714,720
Current Assets			
Cash And Bank Balances	L7	1,601,191	1,721,677
Advances And Other Assets	L8	4,782,309	3,717,411
Sub-Total (E)		6,383,500	5,439,088
Current Liabilities	L9	21,881,561	17,184,506
Provisions	L20	93,716	2,751
Sub-Total (F)		21,975,277	17,187,257
NET CURRENT ASSETS (E) - (F) = (G)		(15,591,777)	(11,748,169)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L1	-	-
Debit Balance of Revenue Account		18,279,514	19,696,718
Sub-Total (H)		18,279,514	19,696,718
TOTAL (D) + (G) + (H)		192,314,764	183,663,269

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 30TH SEPTEMBER, 2014	AS AT 30TH SEPTEMBER, 2013
01. Partly paid-up investments	71,300	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	194,314	21,250
04. Guarantees given by or on behalf of the Company	842	-
05. Statutory demands / liabilities in dispute, not provided for	553,515	223,343
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	272,252	143,508
TOTAL	1,092,224	468,101