

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

BALANCE SHEET AS AT 31ST DECEMBER, 2013

(₹ '000)

Particulars	Schedule	AS AT 31ST DECEMBER, 2013	AS AT 31ST DECEMBER, 2012
SOURCES OF FUNDS			
Shareholders' Funds			
Share Capital	L-8,L-9	11,963,235	11,963,235
Reserves And Surplus	L-10	21,980,263	21,980,263
Credit / [Debit] Fair Value Change Account		36,779	7,403
Sub-Total (A)		33,980,277	33,950,901
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L-11	-	-
Policy Liabilities		240,845	19,162
Insurance Reserves		43,822,774	25,501,668
Provision For Linked Liabilities		-	-
Fund for Discontinued Policies		107,220,181	147,498,429
(i) Discontinued on account of non payment of Premium		1,561,292	759,584
(ii) Others		-	-
Sub-Total (B)		152,845,092	173,778,843
Funds For Future Appropriations			
Non-Linked		367,029	219,234
Linked - Provision for lapsed policy not likely to be revived		110,788	1,323,146
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		742,984	2,810,844
Sub-Total (C)		1,220,801	4,353,224
TOTAL (A) + (B) + (C)		188,046,170	212,082,968
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	11,818,447	18,038,741
Policyholders'	L-13	60,015,962	26,039,239
Assets Held To Cover Linked Liabilities	L-14	108,892,261	149,581,159
Loans	L-15	382,802	327,834
Fixed Assets	L-16	112,789	89,135
Sub-Total (D)		181,222,261	194,076,108
Current Assets			
Cash And Bank Balances	L-17	1,416,863	1,171,180
Advances And Other Assets	L-18	4,361,937	3,539,335
Sub-Total (E)		5,778,800	4,710,515
Current Liabilities			
Provisions	L-19	18,378,124	10,643,191
	L-20	1,684	20,629
Sub-Total (F)		18,379,808	10,663,820
NET CURRENT ASSETS (E) - (F) = (G)		(12,601,008)	(5,953,305)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	-	-
Debit Balance of Revenue Account		19,424,917	23,960,165
Sub-Total (H)		19,424,917	23,960,165
TOTAL (D) + (G) + (H)		188,046,170	212,082,968

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 31ST DECEMBER, 2013	AS AT 31ST DECEMBER, 2012
01. Partly paid-up investments	80,000	-
02. Claims, other than against policies, not acknowledged as debts by the company	24,089	114,674
03. Underwriting commitments outstanding (in respect of shares and securities)	-	-
04. Guarantees given by or on behalf of the Company	-	-
05. Statutory demands / liabilities in dispute, not provided for	186,560	453,480
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	180,363	121,052
TOTAL	471,012	689,207