

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

BALANCE SHEET AS AT 30TH SEPTEMBER, 2013

(₹ '000)

Particulars	Schedule	AS AT 30TH SEPTEMBER, 2013	AS AT 30TH SEPTEMBER, 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		(8,198)	(6,102)
Sub-Total (A)		33,935,300	33,937,396
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L-11	-	-
Policy Liabilities		(35,019)	(13,718)
Insurance Reserves		40,038,900	22,460,058
Provision For Linked Liabilities		-	-
Fund for Discontinued Policies		108,101,180	154,127,777
(i) Discontinued on account of non payment of Premium		1,166,312	587,922
(ii) Others		-	-
Sub-Total (B)		149,271,373	177,162,039
Funds For Future Appropriations			
Non-Linked		318,498	187,547
Linked - Provision for lapsed policy not likely to be revived		138,098	1,546,292
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		-	1,943,342
Sub-Total (C)		456,596	3,677,181
TOTAL (A) + (B) + (C)		183,663,269	214,776,616
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	11,587,582	15,146,434
Policyholders'	L-13	54,257,156	22,764,032
Assets Held To Cover Linked Liabilities	L-14	109,405,589	156,261,991
Loans	L-15	360,615	322,389
Fixed Assets	L-16	103,778	51,354
Sub-Total (D)		175,714,720	194,546,200
Current Assets			
Cash And Bank Balances	L-17	1,721,677	1,031,326
Advances And Other Assets	L-18	3,717,411	2,651,346
Sub-Total (E)		5,439,088	3,682,672
Current Liabilities			
Provisions	L-19	17,184,506	7,792,453
	L-20	2,751	21,737
Sub-Total (F)		17,187,257	7,814,190
NET CURRENT ASSETS (E) - (F) = (G)		(11,748,169)	(4,131,518)
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		19,696,718	24,361,934
Sub-Total (H)		19,696,718	24,361,934
TOTAL (D) + (G) + (H)		183,663,269	214,776,616

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 30TH SEPTEMBER, 2013	AS AT 30TH SEPTEMBER, 2012
01. Partly paid-up investments	80,000	Nil
02. Claims, other than against policies, not acknowledged as debts by the company	21,250	94,401
03. Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
04. Guarantees given by or on behalf of the Company	Nil	Nil
05. Statutory demands / liabilities in dispute, not provided for	223,343	453,480
06. Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
07. Others - Policy Related Claims	143,508	107,236
TOTAL	468,101	655,117