

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

BALANCE SHEET AS AT 30TH JUNE, 2013

(₹ '000)

Particulars	Schedule	AS AT 30TH JUNE, 2013	AS AT 30TH JUNE, 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		(5,156)	(31,037)
Sub-Total (A)		33,938,342	33,912,461
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L-11	(86,823)	(128,210)
Policy Liabilities		35,904,650	19,434,682
Insurance Reserves		-	-
Provision For Linked Liabilities		117,980,218	152,968,069
Fund for Discontinued Policies			
(i) Discontinued on account of non payment of Premium		1,106,521	523,148
(ii) Others		-	-
Sub-Total (B)		154,904,566	172,797,689
Funds For Future Appropriations			
Non-Linked		(32,550)	130,084
Linked - Provision for lapsed policy not likely to be revived		300,957	1,682,965
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		329,700	895,077
Sub-Total (C)		598,107	2,708,126
TOTAL (A) + (B) + (C)		189,441,015	209,418,276
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	24,808,728	10,738,061
Policyholders'	L-13	35,872,076	19,947,807
Assets Held To Cover Linked Liabilities	L-14	119,387,695	155,174,182
Loans	L-15	348,240	318,845
Fixed Assets	L-16	96,743	60,072
Sub-Total (D)		180,513,482	186,238,967
Current Assets			
Cash And Bank Balances	L-17	1,137,261	631,874
Advances And Other Assets	L-18	3,585,798	2,461,404
Sub-Total (E)		4,723,059	3,093,278
Current Liabilities			
Provisions	L-19	16,264,649	4,576,785
	L-20	584,046	8,494
Sub-Total (F)		16,848,695	4,585,279
NET CURRENT ASSETS (E) - (F) = (G)		(12,125,636)	(1,492,001)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	21,053,169	24,671,310
Debit Balance of Revenue Account		-	-
Sub-Total (H)		21,053,169	24,671,310
TOTAL (D) + (G) + (H)		189,441,015	209,418,276

CONTINGENT LIABILITIES

(₹ '000)

Particulars		AS AT 30TH JUNE, 2013	AS AT 30TH JUNE, 2012
01. Partly paid-up investments		80,000	-
02. Claims, other than against policies, not acknowledged as debts by the company		108,535	126,177
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		260,256	193,369
06. Reinsurance obligations to the extent not provided for in accounts		-	-
07. Others - Policy Related Claims		152,491	196,196
TOTAL		601,282	515,741