

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

BALANCE SHEET AS AT 31ST DECEMBER, 2012

Particulars	Schedule	(₹ '000)	
		AS AT 31ST DECEMBER, 2012	AS AT 31ST DECEMBER, 2011
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds</b>			
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		7,403	25,835
<b>Sub-Total (A)</b>		<b>33,950,901</b>	<b>33,969,333</b>
<b>Borrowings</b>			
<b>Policyholders' Funds</b>			
Credit / [Debit] Fair Value Change Account	L-11	19,162	(205,774)
Policy Liabilities		25,501,668	13,895,994
Insurance Reserves		-	-
Provision For Linked Liabilities		147,498,429	140,745,800
Fund for Discontinued Policies			
(i) Discontinued on account of non payment of Premium		759,584	130,146
(ii) Others		-	-
<b>Sub-Total (B)</b>		<b>173,778,843</b>	<b>154,566,166</b>
<b>Funds For Future Appropriations</b>			
Non-Linked		219,234	606,588
Linked - Provision for lapsed policy not likely to be revived		1,323,146	1,539,947
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		2,810,844	2,575,209
<b>Sub-Total (C)</b>		<b>4,353,224</b>	<b>4,721,744</b>
<b>TOTAL (A) + (B) + (C)</b>		<b>212,082,968</b>	<b>193,257,243</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L-12	18,038,741	8,566,669
Policyholders'	L-13	26,039,239	14,566,247
Assets Held To Cover Linked Liabilities	L-14	149,581,159	142,415,893
Loans	L-15	327,834	314,062
Fixed Assets	L-16	89,135	75,198
<b>Sub-Total (D)</b>		<b>194,076,108</b>	<b>165,938,069</b>
<b>Current Assets</b>			
Cash And Bank Balances	L-17	1,171,180	1,426,823
Advances And Other Assets	L-18	3,539,335	2,489,075
<b>Sub-Total (E)</b>		<b>4,710,515</b>	<b>3,915,898</b>
<b>Current Liabilities</b>			
Provisions	L-19	10,643,191	4,347,206
	L-20	20,629	17,884
<b>Sub-Total (F)</b>		<b>10,663,820</b>	<b>4,365,090</b>
<b>NET CURRENT ASSETS (E) - (F) = (G)</b>		<b>(5,953,305)</b>	<b>(449,192)</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	23,960,165	27,768,366
Debit Balance of Revenue Account		-	-
<b>Sub-Total (H)</b>		<b>23,960,165</b>	<b>27,768,366</b>
<b>TOTAL (D) + (G) + (H)</b>		<b>212,082,968</b>	<b>193,257,243</b>

CONTINGENT LIABILITIES

Particulars	(₹ '000)	
	AS AT 31ST DECEMBER, 2012	AS AT 31ST DECEMBER, 2011
01. Partly paid-up investments	-	-
02. Claims, other than against policies, not acknowledged as debts by the company	114,674	165,864
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	453,480	543,096
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	121,052	156,081
<b>TOTAL</b>	<b>689,207</b>	<b>865,041</b>

\*In accordance with circular no. IRDA/F&A/CIR/217/12/2010 dated December 27,2010