

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

BALANCE SHEET AS AT 30TH SEPTEMBER, 2012

Particulars	Schedule	(₹ '000)	
		AS AT 30TH SEPTEMBER, 2012	AS AT 30TH SEPTEMBER, 2011
SOURCES OF FUNDS			
Shareholders' Funds			
Share Capital	L-8,L-9	11,963,235	11,658,449
Reserves And Surplus	L-10	21,980,263	19,285,040
Credit / [Debit] Fair Value Change Account		(6,102)	(23,300)
Sub-Total (A)		33,937,396	30,920,189
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L-11	(13,718)	(134,979)
Policy Liabilities		22,460,058	12,228,090
Insurance Reserves		-	-
Provision For Linked Liabilities		154,127,777	147,621,107
Fund for Discontinued Policies			
(i) Discontinued on account of non payment of Premium		587,922	25,849
(ii) Others		-	-
Sub-Total (B)		177,162,039	159,740,067
Funds For Future Appropriations			
Non-Linked		187,547	597,306
Linked - Provision for lapsed policy not likely to be revived		1,546,292	1,603,358
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		1,943,342	1,590,485
Sub-Total (C)		3,677,181	3,791,149
TOTAL (A) + (B) + (C)		214,776,616	194,451,405
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	15,146,434	4,334,928
Policyholders'	L-13	22,764,032	13,888,473
Assets Held To Cover Linked Liabilities	L-14	156,261,991	149,250,314
Loans	L-15	322,389	312,508
Fixed Assets	L-16	51,354	75,862
Sub-Total (D)		194,546,200	167,862,085
Current Assets			
Cash And Bank Balances	L-17	1,031,326	984,650
Advances And Other Assets	L-18	2,651,346	2,084,430
Sub-Total (E)		3,682,672	3,069,080
Current Liabilities			
Provisions	L-19	7,792,453	4,334,734
	L-20	21,737	14,846
Sub-Total (F)		7,814,190	4,349,580
NET CURRENT ASSETS (E) - (F) = (G)		(4,131,518)	(1,280,500)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	24,361,934	27,869,820
Debit Balance of Revenue Account		-	-
Sub-Total (H)		24,361,934	27,869,820
TOTAL (D) + (G) + (H)		214,776,616	194,451,405

CONTINGENT LIABILITIES

Particulars	(₹ '000)	
	AS AT 30TH SEPTEMBER, 2012	AS AT 30TH SEPTEMBER, 2011
01. Partly paid-up investments	-	-
02. Claims, other than against policies, not acknowledged as debts by the company	94,401	164,991
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	107,236	91,874
TOTAL	655,117	799,961

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