

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

**BALANCE SHEET AS AT 30TH JUNE, 2012**

(₹ '000)

Particulars	Schedule	AS AT 30TH JUNE, 2012	AS AT 30TH JUNE, 2011
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds</b>			
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		(31,037)	5,124
<b>Sub-Total (A)</b>		<b>33,912,461</b>	<b>30,948,613</b>
<b>Borrowings</b>			
	L-11	-	-
<b>Policyholders' Funds</b>			
Credit / [Debit] Fair Value Change Account		(128,210)	19,028
Policy Liabilities		19,434,682	9,974,236
Insurance Reserves		-	-
Provision For Linked Liabilities		152,968,069	160,801,115
Fund for Discontinued Policies			
(i) Discontinued on account of non payment of Premium		523,148	12,883
(ii) Others		-	-
<b>Sub-Total (B)</b>		<b>172,797,689</b>	<b>170,807,262</b>
<b>Funds For Future Appropriations</b>			
Non-Linked		130,084	604,554
Linked - Provision for lapsed policy not likely to be revived		1,682,965	1,736,613
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		895,077	914,865
<b>Sub-Total (C)</b>		<b>2,708,126</b>	<b>3,256,032</b>
<b>TOTAL (A) + (B) + (C)</b>		<b>209,418,276</b>	<b>205,011,907</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L-12	10,738,061	3,363,949
Policyholders'	L-13	19,947,807	11,438,437
Assets Held To Cover Linked Liabilities	L-14	155,174,182	162,550,611
Loans	L-15	318,845	309,845
Fixed Assets	L-16	60,072	69,750
<b>Sub-Total (D)</b>		<b>186,238,967</b>	<b>177,732,592</b>
<b>Current Assets</b>			
Cash And Bank Balances	L-17	631,874	1,023,312
Advances And Other Assets	L-18	2,461,404	2,046,592
<b>Sub-Total (E)</b>		<b>3,093,278</b>	<b>3,069,904</b>
<b>Current Liabilities</b>			
	L-19	4,576,785	3,737,702
Provisions	L-20	8,494	5,000
<b>Sub-Total (F)</b>		<b>4,585,279</b>	<b>3,742,702</b>
<b>NET CURRENT ASSETS (E) - (F) = (G)</b>		<b>(1,492,001)</b>	<b>(672,798)</b>
<b>Miscellaneous Expenditure (to the extent not written off or adjusted)</b>			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	24,671,310	27,952,113
Debit Balance of Revenue Account		-	-
<b>Sub-Total (H)</b>		<b>24,671,310</b>	<b>27,952,113</b>
<b>TOTAL (D) + (G) + (H)</b>		<b>209,418,276</b>	<b>205,011,907</b>

**CONTINGENT LIABILITIES**

(₹ '000)

Particulars		AS AT 30TH JUNE, 2012	AS AT 30TH JUNE, 2011
01. Partly paid-up investments		-	-
02. Claims, other than against policies, not acknowledged as debts by the company		156,441	154,528
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		163,105	543,891
06. Reinsurance obligations to the extent not provided for in accounts		-	-
07. Others - Policy Related Claims		196,196	75,350
<b>TOTAL</b>		<b>515,741</b>	<b>773,769</b>