

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

BALANCE SHEET AS AT 31ST DECEMBER, 2011

(₹ '000)

Particulars	Schedule	AS AT 31ST DECEMBER, 2011	AS AT 31ST DECEMBER, 2010
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		25,835	28,260
Sub-Total (A)		33,969,333	30,971,749
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account	L-11	-	-
Policy Liabilities		(205,774)	87,277
Insurance Reserves		13,895,994	7,517,106
Provision For Linked Liabilities		-	-
Fund for Discontinued Policies		140,745,800	160,389,132
(i) Discontinued on account of non payment of Premium		130,146	-
(ii) Others		-	-
Sub-Total (B)		154,566,166	167,993,515
Funds For Future Appropriations			
Non-Linked		606,588	453,181
Linked - Provision for lapsed policy not likely to be revived		1,539,947	1,062,939
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		2,575,209	-
Sub-Total (C)		4,721,744	1,516,120
TOTAL (D) = (A)+(B)+(C)		193,257,243	200,481,384
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	8,566,669	3,992,025
Policyholders'	L-13	14,566,247	8,104,142
Assets Held To Cover Linked Liabilities	L-14	142,415,893	161,452,071
Loans	L-15	314,062	305,756
Fixed Assets	L-16	75,198	94,769
Sub-Total (E)		165,938,069	173,948,763
Current Assets			
Cash And Bank Balances	L-17	1,426,823	1,197,300
Advances And Other Assets	L-18	2,489,075	1,891,376
Sub-Total (F)		3,915,898	3,088,676
Current Liabilities	L-19	4,347,206	4,631,200
Provisions	L-20	17,884	60,053
Sub-Total (G)		4,365,090	4,691,253
NET CURRENT ASSETS (H) = (F)-(G)		(449,192)	(1,602,577)
Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)		27,768,366	28,135,198
Debit Balance of Revenue Account		-	-
Sub-Total (I)		27,768,366	28,135,198
TOTAL (J) = (E)+(H)+(I)		193,257,243	200,481,384

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

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 31ST DECEMBER, 2011	AS AT 31ST DECEMBER, 2010
01. Partly paid-up investments	-	450,000
02. Claims, other than against policies, not acknowledged as debts by the company	708,960	44,098
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	-	-
06. Reinsurance obligations to the extent not provided for in accounts	-	-
07. Others - Policy Related Claims	156,081	15,660
TOTAL	865,041	509,758