

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

BALANCE SHEET AS AT 30TH SEPTEMBER, 2011

(₹ '000)

Particulars	Schedule	AS AT 30TH SEPTEMBER, 2011	AS AT 30TH SEPTEMBER, 2010
SOURCES OF FUNDS			
Shareholders' Funds			
Share Capital	L-8,L-9	11,658,449	11,658,449
Reserves And Surplus	L-10	19,285,040	19,285,040
Credit / [Debit] Fair Value Change Account		(23,300)	59,916
Sub-Total (A)		30,920,189	31,003,405
Borrowings			
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account		(134,979)	121,933
Policy Liabilities		12,228,090	6,778,665
Insurance Reserves		-	-
Provision For Linked Liabilities		147,621,107	153,569,884
Fund for Discontinued Policies			
(i) Discontinued on account of non payment of Premium		25,849	-
(ii) Others		-	-
Sub-Total (B)		159,740,067	160,470,482
Funds For Future Appropriations			
Non-Linked		597,306	458,655
Linked - Provision for lapsed policy not likely to be revived		1,603,358	973,061
Surplus arising in Non-Participating Business to be recognised as Profit in the Profit & Loss Account*		1,590,485	-
Sub-Total (C)		3,791,149	1,431,716
TOTAL (D) = (A)+(B)+(C)		194,451,405	192,905,603
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	4,334,928	3,763,455
Policyholders'	L-13	13,888,473	7,239,774
Assets Held To Cover Linked Liabilities	L-14	149,250,314	154,542,945
Loans	L-15	312,508	305,286
Fixed Assets	L-16	75,862	109,656
Sub-Total (E)		167,862,085	165,961,116
Current Assets			
Cash And Bank Balances	L-17	984,650	1,478,186
Advances And Other Assets	L-18	2,084,430	1,836,223
Sub-Total (F)		3,069,080	3,314,409
Current Liabilities	L-19	4,334,734	4,702,728
Provisions	L-20	14,846	40,036
Sub-Total (G)		4,349,580	4,742,764
NET CURRENT ASSETS (H) = (F)-(G)		(1,280,500)	(1,428,355)
Miscellaneous Expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)		27,869,820	28,372,842
Debit Balance of Revenue Account		-	-
Sub-Total (I)		27,869,820	28,372,842
TOTAL (J) = (E)+(H)+(I)		194,451,405	192,905,603

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

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 30TH SEPTEMBER, 2011	AS AT 30TH SEPTEMBER, 2010
01. Partly paid-up investments	-	450,000
02. Claims, other than against policies, not acknowledged as debts by the company	708,087	94,391
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	91,874	9,760
TOTAL	799,961	554,151