

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

BALANCE SHEET AS AT 31ST DECEMBER, 2010

(₹ '000)

Particulars	Schedule	AS AT 31ST DECEMBER, 2010	AS AT 31ST DECEMBER, 2009
SOURCES OF FUNDS			
Shareholders' Funds			
Share Capital	L-8,L-9	11,658,449	11,629,849
Reserves And Surplus	L-10	19,285,040	16,453,640
Credit / [Debit] Fair Value Change Account		28,260	17,709
Sub-Total (A)		30,971,749	28,101,198
Borrowings			
	L-11	-	-
Policyholders' Funds			
Credit / [Debit] Fair Value Change Account		87,277	42,392
Policy Liabilities		7,517,106	3,877,733
Insurance Reserves		-	-
Provision For Linked Liabilities		160,389,132	108,116,754
Sub-Total (B)		167,993,515	112,036,879
Funds For Future Appropriations			
Non-Linked		453,181	438,219
Linked - Provision for lapsed policy not likely to be revived		1,062,939	432,969
Sub-Total (C)		1,516,120	871,188
TOTAL (D) = (A)+(B)+(C)		200,481,384	141,009,265
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	3,992,025	2,861,143
Policyholders'	L-13	8,104,142	4,045,381
Assets Held To Cover Linked Liabilities	L-14	161,452,071	108,549,723
Loans	L-15	305,756	300,450
Fixed Assets	L-16	94,769	173,485
Sub-Total (E)		173,948,763	115,930,182
Current Assets			
Cash And Bank Balances	L-17	1,197,300	2,883,408
Advances And Other Assets	L-18	1,891,376	1,352,075
Sub-Total (F)		3,088,676	4,235,483
Current Liabilities			
	L-19	4,631,200	4,765,192
Provisions	L-20	60,053	40,532
Sub-Total (G)		4,691,253	4,805,724
NET CURRENT ASSETS (H) = (F)-(G)		(1,602,577)	(570,241)
Miscellaneous Expenditure (to the extent not written off or adjusted)			
Debit Balance In Profit & Loss Account (Shareholders' Account)	L-21	-	-
Debit Balance of Revenue Account		28,135,198	25,649,324
Sub-Total (I)		28,135,198	25,649,324
TOTAL (J) = (E)+(H)+(I)		200,481,384	141,009,265

CONTINGENT LIABILITIES

(₹ '000)

Particulars	AS AT 31ST DECEMBER, 2010	AS AT 31ST DECEMBER, 2009
01. Partly paid-up investments	450,000	-
02. Claims, other than against policies, not acknowledged as debts by the company	44,098	95,600
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	-	-
TOTAL	494,098	95,600