

**FORM L-3-A-BS**
**SHRIRAM LIFE INSURANCE COMPANY LIMITED**
**REGISTRATION NO AND DATE OF REGISTRATION WITH IRDA :128 DATED 17th NOVEMBER 2005**
**BALANCE SHEET AS AT 30th SEPTEMBER 2014**
**(Rs.'000)**

Particulars	Schedule	As at 30th September, 2014	As at 30th September, 2013
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
Share Capital	<b>L-8,L-9</b>	175 00 00	175 00 00
Reserves & Surplus	<b>L-10</b>	253 25 78	173 61 77
Credit/(Debit)/ Fair Value Change Account		1 35 75	9 39
<b>Sub-Total</b>		<b>429 61 53</b>	<b>348 71 16</b>
Borrowings	<b>L-11</b>		
<i>POLICYHOLDERS' FUNDS:</i>			
Credit/(Debit)/ Fair Value Change Account			
Policy Liabilities		649 27 42	443 76 83
Insurance Reserves			
Provision for Linked Liabilities		1041 67 76	1010 98 16
Funds for discontinued policies			
(i) Discontinued on account of non-payment of premium		20 92 79	13 97 87
(ii) Others			
<b>Sub-Total</b>		<b>1711 87 97</b>	<b>1468 72 86</b>
FUNDS FOR FUTURE APPROPRIATIONS		45 25 95	35 69 99
<b>TOTAL</b>		<b>2186 75 45</b>	<b>1853 14 02</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
Shareholders'	<b>L-12</b>	402 86 68	308 71 90
Policyholders'	<b>L-13</b>	669 71 85	483 09 40
Assets Held to Cover Linked Liabilities	<b>L-14</b>	1062 60 55	1024 96 03
Loans	<b>L-15</b>	1 25 32	62 87
Fixed Assets	<b>L-16</b>	33 19 51	32 28 48
Currents Assets			
Cash and Bank Balances	<b>L-17</b>	104 78 02	100 99 94
Advances and Other Assets	<b>L-18</b>	81 56 23	67 64 72
<b>Sub-Total (A)</b>		<b>186 34 25</b>	<b>168 64 66</b>
Current Liabilities	<b>L-19</b>	159 34 69	155 51 84
Provisions	<b>L-20</b>	9 88 00	9 67 45
<b>Sub-Total (B)</b>		<b>169 22 70</b>	<b>165 19 29</b>
NET CURRENT ASSETS (C) = (A – B)		<b>17 11 55</b>	<b>3 45 36</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>		
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)			
Debit Balance of Revenue Account			
<b>TOTAL</b>		<b>2186 75 45</b>	<b>1853 14 02</b>

**CONTINGENT LIABILITIES**

Particulars	Schedule	As at 30th September, 2014	As at 30th September, 2013
Partly paid-up investments			
Claims, other than against policies, not acknowledged as debts by the company			
Underwriting commitments outstanding (in respect of shares and securities)			
Guarantees given by or on behalf of the Company		1 00 00	-
Statutory demands/ liabilities in dispute, not provided for			
Reinsurance obligations to the extent not provided for in accounts			
Others *		87 49	80 94
<b>TOTAL</b>		<b>1 87 49</b>	<b>80 94</b>

**Note :** \* Represents potential liability to the company (net of reinsurance) in respect of cases filed against the Company's decision of repudiation of death claims and customer complaints.

: Previous Period figures are regrouped / rearranged wherever necessary to make them comparable with those of the current period.

: Schedules referred to herein form an integral part of the Financial Statements