

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE**  
**ADVANCES AND OTHER ASSETS**

(Amount in Rs. Crore)

	Particulars	As at March 31, 2026	As at March 31, 2025
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments/Prepaid Expenditure	1,186.67	1,042.74
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	23.04	1,628.85
6	Others:		
	(i) Advances to employees	775.90	1,161.73
	(ii) Advances to others	1,439.22	1,165.09
	(iii) Deposits	71.37	104.59
	(iv) Provision for sundry debtors, advances & deposits	(122.93)	(90.00)
	<b>TOTAL (A)</b>	<b>3,373.27</b>	<b>5,013.00</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	89,431.05	83,983.15
	Provision for doubtful Interest & Dividends	(8,316.07)	(9,021.94)
2	Outstanding Premiums	12,106.54	11,829.43
3	Agents' Balances	1,536.07	1,290.43
	Provision for agents doubtful balances	(0.38)	(0.33)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	24.66	159.91
6	Due from subsidiaries / holding company	1.54	1.54
7	Investments held for Unclaimed Amount of Policyholders	7,318.50	7,165.38
8	Others:		
	(i) Interest on loans outstanding/accrued	32,570.10	31,813.81
	(ii) Stock on hand	52.10	55.73
	(iii) Other assets	704.58	561.23
	(iv) (a) Investments pending allotment	49.93	58.46
	(b) Provision for Investments pending allotment	(49.93)	(58.46)
	(v) GST unutilized Credit	43.54	1,149.77
	(vi) (a) Derivative Assets - FRA	-	13.26
	(b) OTC Margin - FRA	766.46	-
	(vii) Income Tax Matters:		
	(a) Refund Recievable as per ITR	1,907.40	-
	(b) Demand Adjusted from refund (Net of Provision)	16,953.01	5,751.69
	(c) Pre-deposits paid	1,220.08	1,220.08
	<b>TOTAL (B)</b>	<b>1,56,319.18</b>	<b>1,35,973.14</b>
	<b>TOTAL (A+B)</b>	<b>1,59,692.45</b>	<b>1,40,986.14</b>