

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

(Amount in Rs. Crore)

	Particulars	As at Dec. 31, 2024	As at Dec. 31, 2023
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	80.69	-
3	Prepayments	368.56	316.71
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,554.82	21,590.38
6	Others:		
	(i) Advances to employees	1,242.38	1,213.83
	(ii) Advances to others	57.81	123.67
	(iii) Deposits	60.05	61.32
	(iv) Other advances	1,111.84	1,259.45
	(v) Provision for sundry debtors, advances & deposits	(68.03)	(209.15)
	<b>TOTAL (A)</b>	<b>14,408.12</b>	<b>24,356.21</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	78,496.85	75,317.37
	Provision for doubtful Interest & Dividends	(12,092.78)	(11,702.11)
2	Outstanding Premiums	11,272.37	11,199.75
3	Agents' Balances	1,437.16	1,627.07
	Provision for agents doubtful balances	(0.35)	(0.42)
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	34.47	-
6	Due from subsidiaries / holding company	1.53	1.53
7	Investments held for Unclaimed Amount of Policyholders	6,965.79	19,473.71
8	Others:		
	(i) Interest on loans outstanding/accrued	32,091.78	30,396.51
	(ii) Stock on hand	0.82	7.44
	(iii) Other assets	667.17	324.58
	(iv) (a) Investments pending allotment	49.93	242.52
	(b) Provision for sundry debtors, advances & deposits	(49.93)	(242.52)
	(v) GST unutilized Credit	493.60	116.13
	<b>TOTAL (B)</b>	<b>1,19,368.41</b>	<b>1,26,761.56</b>
	<b>TOTAL (A+B)</b>	<b>1,33,776.53</b>	<b>1,51,117.77</b>