

STANDALONE AUDITED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH, 2026

(₹ in Crore)

PARTICULARS	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	5,36,711.42	4,89,818.37
Other receipts	681.05	651.38
Payments to the re-insurers, net of commissions and claims/ Benefits	(190.00)	(44.65)
Payments of claims/benefits	(4,94,744.89)	(4,21,223.93)
Payments of commission and brokerage	(24,434.33)	(25,364.85)
Payments of other operating expenses	(33,608.35)	(48,440.42)
Deposits, advances and staff loans	(325.41)	(58.04)
Net Income taxes Refund/ (paid)	(5,261.13)	571.57
Service tax/ GST paid	(4,226.06)	(2,665.03)
Cash flows before extraordinary items	(25,397.70)	(6,755.60)
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from Operating activities	(25,397.70)	(6,755.60)
Cash flows from investing activities:		
Purchase of fixed assets	(1,113.43)	(768.87)
Proceeds from sale of fixed assets	146.31	61.80
Purchases of investments	(5,98,274.11)	(5,64,437.29)
Loans disbursed (Net of Repayments)	(1,546.55)	(5,675.82)
Sales of investments	3,28,090.32	3,04,014.85
Rents/Interests/ Dividends received	3,34,263.33	3,13,555.82
Investments in money market instruments and in liquid mutual funds (net)	(26,539.46)	(8,645.68)
Expenses related to investments	(31.29)	(15.02)
Net cash flow from Investing activities	34,995.12	38,089.79
Cash flows from financing activities:		
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(7,589.35)	(3,794.28)
Net cash flow from Financing activities	(7,589.35)	(3,794.28)
Effect of foreign exchange rates on cash and cash equivalents, net	702.27	72.26
Net increase in cash and cash equivalents:	2,710.34	27,612.17
Cash and cash equivalents at the beginning of the year	62,323.70	34,711.53
Cash and cash equivalents at the end of the year	65,034.04	62,323.70

Note: Components of Cash and Cash Equivalents at the end of the year

Cash and cheques in hand	4053.01	4,375.42
Bank Balances*	19935.00	36,180.71
Fixed Deposits	32377.98	6,336.54
Money Market Instruments	8668.05	15,431.03
Total Cash and Cash Equivalents	65034.04	62,323.70

*Bank Balances also include balance pertaining to linked business classified as investments.