

LIFE INSURANCE CORPORATION OF INDIA
STANDALONE AUDITED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

(Rs. in Crore)

PARTICULARS	For the year ended March 31, 2025 (Audited)	For the year ended March 31, 2024 (Audited)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,89,818.37	4,75,797.74
Other receipts	651.38	6,955.77
Payments to the re-insurers, net of commissions and claims/ Benefits	(44.65)	(140.26)
Payments of claims/benefits	(4,21,223.93)	(3,89,546.77)
Payments of commission and brokerage	(25,364.85)	(26,331.03)
Payments of other operating expenses	(47,864.62)	(40,866.14)
Deposits, advances and staff loans	(58.04)	(420.37)
Income taxes paid (Net)	571.57	5,860.00
Service tax/ GST paid	(2,665.03)	(2,398.29)
Cash flows before extraordinary items	(6,179.81)	28,910.65
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	(6,179.81)	28,910.65
Cash flows from investing activities:		
Purchase of fixed assets	(768.87)	(961.49)
Proceeds from sale of fixed assets	61.80	447.03
Purchases of investments	(5,64,437.29)	(5,74,560.62)
Loans disbursed (Net of Repayments)	(5,675.82)	(3,684.37)
Sales of investments	3,04,014.85	2,55,319.29
Rents/Interests/ Dividends received	3,13,555.82	2,91,778.40
Investments in money market instruments and in liquid mutual funds (net)*	(8,645.68)	3,959.11
Expenses related to investments	(590.82)	(426.29)
Net cash flow from investing activities	37,514.00	(28,128.94)
Cash flows from financing activities:		
Repayments of borrowing	-	-
Interest/dividends paid	(3,794.28)	(4,427.20)
Net cash flow from financing activities	(3,794.28)	(4,427.20)
Effect of foreign exchange rates on cash and cash equivalents, net	72.26	(88.09)
Net increase in cash and cash equivalents:	27,612.17	(3,733.58)
Cash and cash equivalents at the beginning of the period	34,711.53	38,445.11
Cash and cash equivalents at the end of the period	62,323.70	34,711.53
Note: Components of Cash and Cash Equivalent at the end of the period		
Cash and cheques in hand	4,375.42	3,363.57
Bank Balances	35,385.43	21,593.17
Fixed Deposits	6,336.53	2,325.93
Money Market Instruments	15,431.03	5,659.16
Remittance in Transit and Others	795.28	1,769.70
Total Cash and Cash Equivalents	62,323.70	34,711.53