

Kotak Mahindra Life Insurance Company Limited
Annexure I

Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular
reference: IRDA/F&I/REG/CIR/208/10/2016 dated 25th October, 2016
Statement Of Audited Results For The Quarter Ended June 30, 2025

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter			Previous year ended
		3 months ended**	Preceding 3 months ended*	Corresponding 3 months ended in previous year**	
		30/Jun/25	31/Mar/25	30/Jun/24	31/Mar/25
POLICYHOLDERS' A/C					
1	Gross premium income				
	(a) First year Premium	68,076	192,782	67,901	463,059
	(b) Renewal Premium	149,017	443,131	133,145	1,016,129
	(c) Single Premium	69,034	87,960	84,634	358,379
2	Net premium income ¹	276,241	711,995	275,517	1,799,234
3	Income from investments (net) ²	344,903	-20,842	340,502	641,939
4	Other Income	-17	101	224	515
5	Transfer of funds from Shareholders' Account ³	109	14,391	2,336	22,499
6	Total (2 to 5)	621,236	705,645	618,579	2,464,187
7	Commission on				
	(a) First year Premium	6,786	24,948	5,787	51,982
	(b) Renewal Premium	4,184	12,055	3,674	27,139
	(c) Single Premium	15,501	18,671	12,961	63,377
8	Net Commission ⁴	29,989	71,381	24,718	172,947
9	Operating Expenses related to Insurance Business (a+b)	52,716	62,998	43,834	209,908
	(a) Employees remuneration and welfare expenses	37,217	43,295	30,366	148,519
	(b) Other operation expenses	15,499	19,703	13,468	61,389
10	Expenses of Management (8+9)	82,705	134,379	68,552	382,855
11	Provision for doubtful debts (including Bad debts written off)	-	-	-	-
12	Provision for diminution in the value of investments ⁴	-	1,484	-	2,296
13	Goods and Service tax (GST) on linked charges	2,942	3,485	2,605	11,917
14	Provision for taxes	8,445	4,281	8,251	32,070
15	Benefits paid ⁵ (net) ¹	176,346	231,830	195,336	835,984
16	Change in actuarial liability	343,428	329,039	329,946	1,143,906
17	Total (10+11+12+13+14+15+16)	613,866	704,498	604,690	2,409,028
18	Surplus/Deficit (6-17)	7,370	1,147	13,889	55,159
19	Appropriations				
	(a) Transfer to Shareholders' Account	11,151	10,964	11,171	50,825
	(b) Funds for Future Appropriations	-3,781	-9,817	2,718	4,334
20	Details of Surplus/Deficit				
	(a) Interim & Terminal bonus paid	963	1,461	846	4,904
	(b) Allocation of bonus to policyholders	-	112,905	-	112,905
	(c) Surplus shown In the Reserves	7,302	-13,123	11,553	32,781
	Total Surplus	8,265	101,243	12,399	150,590
SHAREHOLDERS' A/C					
21	Transfer from Policyholders' Account	11,151	10,964	11,171	50,825
22	Total income under Shareholders' Account				
	(a) Investment Income ²	25,846	13,756	10,400	59,060
	(b) Other Income	-	-	12	12
23	Expenses other than those related to insurance business ⁶	525	553	455	1,969
24	Transfer of funds to Policyholders' Account	109	14,391	2,336	22,499
25	Provision for doubtful debts (including Bad debts written off)	-	-	-	-
26	Provision for diminution in the value of investments ⁴	-	-	-	-
27	Profit/(loss) before tax	36,363	9,776	18,792	85,429
28	Provision for tax	3,672	2,525	1,428	8,482
29	Profit/(loss) after tax and before Extraordinary Items	32,691	7,251	17,363.75	76,947
30	Extraordinary Items (Net of tax expenses) (if applicable)	-	-	-	-
31	Profit/(loss) after tax and Extraordinary Items	32,691	7,251	17,364	76,947
32	Dividend per share (Rs.)				
	(a) Interim Dividend	-	-	-	-
	(b) Final Dividend	5.75	-	4.50	4.50
33	Profit/(loss) carried to Balance Sheet	587,423	584,074	524,491	584,074
34	Paid up equity share capital	51,029	51,029	51,029	51,029
35	Reserves and Surplus (excluding Revaluation Reserve)	592,627	589,278	529,695	589,278

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter			Previous year ended
		3 months ended**	Preceding 3 months ended*	Corresponding 3 months ended in previous year**	
		30/Jun/25	31/Mar/25	30/Jun/24	
36	Fair value change account and Revaluation Reserve (Shareholders)	270	298	281	298
37	Total Assets:				
	(a) Investments:				
	- Shareholders'	624,542	632,905	563,828	632,905
	- Policyholders' Fund excluding Linked Assets	5,708,460	5,431,066	4,746,977	5,431,066
	- Assets held to cover Linked Liabilities	3,306,601	3,099,780	3,093,908	3,099,780
	(b) Other Assets (Net of current liabilities and provisions) ⁷	-73,258	37,196	-67,505	37,196
37	Analytical Ratios:				
	(i) Solvency Ratio	2.40	2.45	2.48	2.45
	(ii) Expenses of Management Ratio	28.90%	18.56%	24.00%	20.83%
	(iii) Policyholders' liabilities to shareholders' Fund	1385.63%	1336.29%	1334.96%	1336.29%
	(iv) Earnings per share (Rs.)				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period (not to be annualized)	6.41	1.42	3.40	15.08
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period (not to be annualized)	6.41	1.42	3.40	15.08
	(v) NPA ratios: (for Policyholders' fund)				
	a) Gross and Net NPAs	NIL	NIL	NIL	NIL
	b) % of Gross and Net NPAs	0.00%	0.00%	0.00%	0.00%
	(vi) Yield on Investments (on Policyholders' fund)				
	A. Without unrealised gains				
	- Non Linked - PAR	7.94%	6.80%	9.23%	8.49%
	- Non Linked - Non-PAR	7.95%	7.12%	7.58%	7.75%
	- Linked - PAR	NA	NA	NA	NA
	- Linked - Non PAR	7.01%	7.11%	7.35%	7.51%
	B. With unrealised gains				
	- Non Linked - PAR	9.03%	8.12%	13.16%	9.95%
	- Non Linked - Non-PAR	5.68%	10.75%	10.22%	10.21%
	- Linked - PAR	NA	NA	NA	NA
	- Linked - Non PAR	-3.29%	7.80%	5.47%	5.10%
	(vii) NPA ratios: (for Shareholders' fund)				
	a) Gross and Net NPAs	NIL	NIL	NIL	NIL
	b) % of Gross and Net NPAs	0.00%	0.00%	0.00%	0.00%
	(viii) Yield on Investments (on Shareholders' fund)				
	A. Without unrealised gains	16.24%	8.78%	7.16%	10.17%
	B. With unrealised gains	16.51%	13.00%	6.78%	12.22%
	(ix) Persistence Ratio⁸				
	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	83.52%	84.29%	83.83%	85.23%
	For 25th month	72.98%	76.44%	75.08%	76.76%
	For 37th month	67.10%	66.61%	66.44%	67.52%
	For 49th month	62.16%	61.76%	58.15%	61.41%
	For 61st month	51.89%	54.18%	55.46%	56.32%
	Persistence Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.00%	99.97%	100.00%	99.95%
	For 25th month	99.92%	99.71%	100.00%	99.68%
	For 37th month	99.34%	98.92%	100.00%	99.31%
	For 49th month	100.00%	100.00%	100.00%	100.00%
	For 61st month	87.86%	86.23%	100.00%	85.94%
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	76.30%	77.49%	77.58%	79.08%
	For 25th month	66.54%	68.84%	70.51%	70.78%
	For 37th month	62.77%	61.79%	62.09%	62.94%
	For 49th month	57.90%	56.98%	53.56%	57.12%
	For 61st month	49.70%	53.15%	56.60%	55.26%

		(Rs. in Lakhs)			
Sl. No.	Particulars	Quarter			Previous year ended
		3 months ended**	Preceding 3 months ended*	Corresponding 3 months ended in previous year**	
		30/Jun/25	31/Mar/25	30/Jun/24	31/Mar/25
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.00%	99.98%	100.00%	99.97%
	For 25th month	99.96%	99.94%	100.00%	99.90%
	For 37th month	99.82%	99.79%	100.00%	99.82%
	For 49th month	99.98%	99.99%	100.00%	99.99%
	For 61st month	77.17%	77.01%	100.00%	75.07%
(x)	Conservation Ratio				
	- Participating - Life	85.98%	87.81%	85.55%	87.60%
	- Participating - Pension	84.84%	89.14%	95.53%	89.54%
	- Non Participating - Life	88.55%	76.80%	83.28%	80.76%
	- Non Participating - Annuity	76.29%	86.04%	88.43%	87.90%
	- Non Participating - Pension	0.00%	0.00%	0.00%	0.00%
	- Non Participating - Health	98.12%	88.84%	176.39%	84.26%
	- Linked - Life	50.19%	62.51%	47.10%	56.20%
	- Linked - Pension	1.12%	0.26%	13.66%	0.94%
(xi)	Percentage of shares held by Government of India (in case of public sector insurance compliance)	NA	NA	NA	NA
Foot Note:					
1. Net of Reinsurance					
2. Net of amortisation and losses					
3. Includes contribution of funds from shareholders' account towards excess EOM and Towards remuneration of MD/CEO/WTD/other KMPs					
4. Inclusive of provision for standard and non standard assets					
5. Inclusive of interim and terminal bonus					
6. Includes Remuneration of MD/CEOs/WTDs over specified limits and CSR spend					
7. Includes Deficit in Revenue Account (Policyholders' Account)					
8. The persistency ratios are calculated for June'25 as per IRDAI circular IRDAI/NL/MSTCIR/RT/93/6/2024 dated June 14, 2024 and for other periods as per IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021. The persistency ratios have been calculated for the policies issued in the July to June period of the relevant years. For eg: the 13th month persistency for current year is calculated for the policies issued from 1st July 2023 to 30th June 2024.					
^ Inclusive of rewards					
** The above financial results for the period ended June 30, 2025 is based on the audited financial Statements for the period ended June 30, 2025 which have been reviewed by the Audit Committee and thereafter, have been approved by the Board of Directors on July 18, 2025. The financial results for the period ended June 30, 2024 is also based on the audited financial Statements for the period ended June 30, 2024 which were reviewed by the Audit Committee and thereafter, were approved by the Board of Directors on July 17, 2024.					
* The above quarterly figures are the difference between audited year to date financial results and year to date financial results upto the previous quarter.					
Other Disclosures:					
1. There are no Shareholders complaints pending at the beginning of the year, received during the year and lying unresolved at the end of the year.					

Kotak Mahindra Life Insurance Company Limited

Annexure II

Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference:
Statement Of Audited Results For The Quarter Ended June 30, 2025

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter			YTD
		3 months ended**	Preceding 3 months ended*	Corresponding 3 months ended in previous year**	Year to date for previous year ended
		30/Jun/25	31/Mar/25	30/Jun/24	31/Mar/25
1	Segment Income:				
A	Policyholders:				
	Segment A: Participating - Life				
	Net premium	69,647	177,773	65,253	463,250
	Income from investments ¹	37,730	29,502	36,865	138,616
	Transfer of funds from Shareholders' Account ²	15	42	-	42
	Other Income	-9	31	100	155
	Segment B: Participating - Pension				
	Net premium	1,039	2,287	558	4,115
	Income from investments ¹	636	582	545	2,287
	Transfer of funds from Shareholders' Account ²	-	-	-	-
	Other Income	-	-	-	-
	Segment C: Non Participating - Life				
	Net premium	113,861	295,103	112,723	736,939
	Income from investments ¹	63,079	51,318	49,033	207,712
	Transfer of funds from Shareholders' Account ²	10	39	-	39
	Other Income	-11	30	52	109
	Segment D: Non Participating - Pension				
	Net premium	1,009	8,010	89	10,614
	Income from investments ¹	1,059	698	611	2,737
	Transfer of funds from Shareholders' Account ²	-	224	127	224
	Other Income	-	1	-	1
	Segment E: Non Participating - Annuity				
	Net premium	17,465	55,495	16,955	136,573
	Income from investments ¹	7,739	6,938	5,720	25,378
	Transfer of funds from Shareholders' Account ²	3	14,057	2,209	22,165
	Other Income	-2	3	1	11
	Segment F: Non Participating - Health				
	Net premium	29	83	31	266
	Income from investments ¹	40	38	38	154
	Transfer of funds from Shareholders' Account ²	-	-	-	-
	Other Income	-	-	-	-
	Segment G: Linked - Life				
	Net premium	72,430	171,157	77,141	430,543
	Income from investments ¹	231,993	-111,938	244,373	255,902
	Transfer of funds from Shareholders' Account ²	13	29	-	29
	Other Income	5	36	71	238
	Segment H: Linked - Pension				
	Net premium	761	2,087	2,767	16,934
	Income from investments ¹	2,627	536	3,317	6,857
	Transfer of funds from Shareholders' Account ²	68	-	-	-
	Other Income	-	-	-	1
B	Shareholders:				
	Net premium	NA	NA	NA	NA
	Income from investments ¹	25,846	13,756	10,400	59,060
	Transfer of funds from Shareholders' Account ²	NA	NA	NA	NA
	Other Income	-	-	12	12
2	Segment Surplus/Deficit (net of transfer from shareholders' A/C):				
	Segment A: Participating - Life	-3,688	2,622	2,463	15,852
	Segment B: Participating - Pension	-93	651	255	1,572
	Segment C: Non Participating - Life	8,250	-4,413	8,298	26,786
	Segment D: Non Participating - Pension	120	-30	-	-
	Segment E: Non Participating - Annuity	2,289	-	-	-
	Segment F: Non Participating - Health	48	50	74	246
	Segment G: Linked - Life	444	1,939	1,986	8,865
	Segment H: Linked - Pension	-	328	813	1,838
	Total	7,370	1,147	13,889	55,159
	Shareholders	21,540	-3,713	6,193	26,122
	Grand Total	28,910	-2,566	20,082	81,281
3	Segment Assets:				
	Segment A: Participating - Life	1,893,018	1,825,121	1,601,462	1,825,121
	Segment B: Participating - Pension	31,928	31,126	27,783	31,126
	Segment C: Non Participating - Life	3,182,692	3,107,977	2,664,964	3,107,977
	Segment D: Non Participating - Pension	43,985	42,204	29,924	42,204
	Segment E: Non Participating - Annuity	448,737	439,571	323,355	439,571
	Segment F: Non Participating - Health	493	493	374	493
	Segment G: Linked - Life	3,251,892	3,045,671	3,033,228	3,045,671

					(Rs. in Lakhs)
Sl. No.	Particulars	Quarter			YTD
		3 months ended**	Preceding 3 months ended*	Corresponding 3 months ended in previous year**	Year to date for previous year ended
		30/Jun/25	31/Mar/25	30/Jun/24	31/Mar/25
	Segment H: Linked - Pension	69,674	68,179	75,113	68,179
	Shareholders	643,926	640,605	581,005	640,605
4	Segment Policy Liabilities³:				
	Segment A: Participating - Life	1,827,124	1,786,702	1,546,583	1,786,702
	Segment B: Participating - Pension	31,119	30,489	27,073	30,489
	Segment C: Non Participating - Life	3,109,458	3,032,713	2,593,524	3,032,713
	Segment D: Non Participating - Pension	43,985	42,204	29,924	42,204
	Segment E: Non Participating - Annuity	445,668	433,315	318,371	433,315
	Segment F: Non Participating - Health	493	493	374	493
	Segment G: Linked - Life	3,251,892	3,045,671	3,033,228	3,045,671
	Segment H: Linked - Pension	69,674	68,179	75,113	68,179
	Shareholders	643,926	640,605	581,005	640,605

Foot Note:

1. Net of provision for diminution in value of investment and provision for standard and non standard assets

2. Includes contribution of funds from shareholders' account towards excess EOM and Towards remuneration of MD/CEO/WTD/other KMPs

3. Segment policy liabilities includes fund for future appropriations and excludes Credit/(Debit) Fair Value Change Account on Policyholders' funds and Revaluation Reserve.

** The above financial results for the period ended June 30, 2025 is based on the audited financial Statements for the period ended June 30, 2025 which have been reviewed by the Audit Committee and thereafter, have been approved by the Board of Directors on July 18, 2025. The financial results for the period ended June 30, 2024 is also based on the audited financial Statements for the period ended June 30, 2024 which were reviewed by the Audit Committee and thereafter, were approved by the Board of Directors on July 17, 2024.

* The above quarterly figures are the difference between audited year to date financial results and year to date financial results upto the previous quarter.

Kotak Mahindra Life Insurance Company Limited

Annexure V

Regulation 47 (1)(b) of the SEBI (LODR) Regulations, 2015 read with IRDAI Circular Reference

IRDA/F&I/REG/CIR/208/10/2016 dated 25th October, 2016

Newspaper Publication for the quarter ended June 30, 2025

Registration Number: 107 dated January 10, 2001 with IRDAI

(Rs. in Lakhs)

Sl. No.	Particulars	Quarter	
		3 months ended**	Corresponding 3 months ended in previous year**
		30/Jun/25	30/Jun/24
1	Premium Income (Gross) (Refer note 3)	286,127	285,680
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items#) (Refer note 5)	36,363	18,792
3	Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary items#) (Refer note 5)	36,363	18,792
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items#)	32,691	17,364
5	Total Comprehensive Income for the period (Comprehensive Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)) (Refer note 4)	NA	NA
6	Equity Share Capital	51,029	51,029
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet (Refer note 6)	592,627	529,695
8	Earning per share (Face value of ₹ 10 each)		
	a. Basic (in ₹)	6.41	3.40
	b. Diluted (in ₹)	6.41	3.40

Foot Note:

1. This format is modified to reflect the terminology used in the Insurance Act IRDAI Regulations.

2. The above is an extract of the detailed format of Quarterly/Annual Financial Results prepared under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Annual Financial Results are available on the Company's website

3. Premium income is gross of reinsurance and net of GST.

4. Line Item No. 5 would be disclosed when Ind AS become applicable to Insurance companies.

5. Net Profit/(Loss) before tax, for the period is Profit/(Loss) before tax as appearing in Profit and Loss Account (Shareholders' account).

6. Reserves are excluding Revaluation reserve and fair value change account.

#-Exceptional and/or Extraordinary items adjusted in the Statement of Policyholders' and Shareholders' account in accordance with Ind-AS Rules/AS Rules, whichever is applicable.

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Kotak Mahindra Life Insurance Company Limited
Balance Sheet as on June 30, 2025

(Rs. in Lakhs)

Particulars	As At*	
	30/Jun/25	30/Jun/24
SOURCES OF FUNDS		
Shareholders' Funds:		
Share Capital	51,029	51,029
Share Application Money Pending Allotment	-	-
Reserves and Surplus	592,627	529,695
Credit/[Debit] Fair Value Change Account	270	281
SUB-TOTAL	643,926	581,005
Borrowings	-	-
Policyholders' Funds:		
Credit/[Debit] Fair Value Change Account	134,946	123,953
Revaluation Reserve - Investment Property	8,060	8,060
Policy Liabilities	5,429,710	4,485,046
Funds for Discontinued policies		
- Discontinued on account of non-payment of premium	66,247	56,272
- Others	30	28
Insurance Reserves	-	-
Provision for Linked Liabilities	3,240,324	3,037,608
SUB-TOTAL	8,879,317	7,710,967
Funds for Future Appropriations	43,102	45,236
Surplus in Revenue Account	-	-
TOTAL	9,566,345	8,337,208
APPLICATION OF FUNDS		
Investments		
- Shareholders'	624,542	563,828
- Policyholders'	5,708,460	4,746,977
Assets Held to Cover Linked Liabilities	3,306,601	3,093,908
Loans	18,478	13,325
Fixed Assets	20,527	19,635
Deferred Tax Asset	-	-
Current Assets		
Cash and Bank Balances	20,078	22,681
Advances and Other Assets	166,569	179,435
SUB-TOTAL (A)	186,647	202,116
Current Liabilities	176,842	206,064
Provisions	122,068	96,517
SUB-TOTAL (B)	298,910	302,581
Net Current Assets (C) = (A-B)	-112,263	-100,465
Miscellaneous Expenditure (To the extent not written off or adjusted)	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)	-	-
Deficit in Revenue Account	-	-
TOTAL	9,566,345	8,337,208
Contingent Liabilities	51,152	44,568

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Kotak Mahindra Life Insurance Company Limited
Receipts and Payments Account for the quarter ended June 30, 2025

(Rs. in Lakhs)

Particulars	As At*	
	30/Jun/25	30/Jun/24
Cash Flows from Operating Activities		
Premium received from policyholders, including advance receipts	307,407	300,090
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	-2,872	-1,887
Payments to co-insurers, net of claims recovery	-	-
Payment of Claims	-186,676	-203,867
Payments of commission and brokerage	-43,233	-43,551
Payments of other operating expenses ¹	-57,895	-58,450
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	72	396
Income taxes paid (Net)	-2,855	1,157
Goods and Service Tax paid	-4,147	-5,204
Other payments	-	-
Cash flows before extraordinary items	9,801	-11,316
Cash flow from extraordinary operations	-	-
Net cash flow from Operating Activities (A)	9,801	-11,316
Cash Flows from Investing Activities		
Purchase of fixed assets	-2,443	-3,234
Proceeds on sale of fixed assets	37	17
Interest and Dividend received on Investments (net of interest expended on purchase of investments)	176,219	114,606
Purchase of Investment	-971,920	-1,308,996
Sale of Investment	732,788	1,112,466
Investments in money market instruments and in liquid mutual funds (Net)	-11,074	96,330
Loans disbursed	-1,544	-683
Expense Related to Investment	-20	-20
Repayments received	-	-
Net cash flow from Investing Activities (B)	-77,957	10,486
Cash Flows from Financing Activities		
Proceeds from issue of Share Capital	-	-
Interest/dividends paid	-29,342	-22,963
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Net cash flow from Financing Activities (C)	-29,342	-22,963
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase / (decrease) in Cash and Cash Equivalents (A+B+C)	-97,498	-23,793
Cash and cash equivalents at the beginning of the year	319,287	254,376
Cash and Cash Equivalents at end of year	221,789	230,583
Notes:		
(a) Cash and cash equivalents at the end of the year includes:		
Cash (including cheques on hand, drafts and stamps)	3,602	2,970
Bank Balances (including deposits)	16,916	20,107

(Rs. in Lakhs)		
Particulars	As At*	
	30/Jun/25	30/Jun/24
(Including Bank Balance for Linked balance of ₹ 440 (Pervious period ₹ 420))		
Short-term (due within 3 months of the date of Balance Sheet)	-	-
Other short term investment (maturing within 3 months)	201,271	207,506
	221,789	230,583
Reconciliation of Cash & Cash Equivalentents with Cash & Bank Balance		
Cash & Cash Equivalent	221,789	230,583
Add : Deposit Account - Others (More than 3 months)	-	24
Less: Bank Balance of Linked business	440	420
Less : Other Short Term Investment (maturing within 3 months)	201,271	207,506
Cash & Bank Balance as per Balance Sheet	20,078	22,681
1 Includes Cash paid towards Corporate Social Responsibility expenditure ₹ 85 Lakhs (previous year ₹ 204 Lakhs) in the current financial year		
The above Receipts and Payments has been prepared as prescribed by Insurance Regulatory (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the "IRDA Regulations") and Master Circular under the 'Direct Method' laid out in Accounting Standard 3 – 'Cash Flow Statements'		
* The above financial results for the period ended June 30, 2025 is based on the audited financial Statements for the period ended June 30, 2025 which have been reviewed by the Audit Committee and thereafter, have been approved by the Board of Directors on July 18, 2025. The financial results for the period ended June 30, 2024 is also based on the audited financial Statements for the period ended June 30, 2024 which were reviewed by the Audit Committee and thereafter, were approved by the Board of Directors on July 17, 2024.		