SCHEDULE - 12 ADVANCES AND OTHER ASSETS

(₹ '000)

ADVANCES Reserve deposits with ceding companies Application money for investments (including advance for investment property) 1,595,088 188,367 Prepayments 208,185 180,464 Advances to Directors/Officers Advance tax paid and taxes deducted at source (Net of provision for taxation) Advances to Employees 11,016		(₹ '000)	
Reserve deposits with ceding companies - - - -	Particulars	March 31, 2016	March 31, 2015
Application money for investments (including advance for investment property) 1,595,088 188,367 Prepayments 208,185 180,464 Advances to Directors/Officers Advance tax paid and taxes deducted at source (Net of provision for taxation) 1,618,470 1,565,047 Advances to Employees 11,016 1- Deposits Gross Gross 48,477 409,229 Less:Provision for doubtful deposits Net 121,103 255,716 Less:Provision for doubtful advances Gross Gross 121,103 255,716 Less:Provision for doubtful advances 111,366 246,628 Other receivables Gross Gross Less:Provision for doubtful receivables 111,366 246,628 Other receivables Gross Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful agents balance Less:Provision for doubtful agents bala	ADVANCES		
Application money for investments (including advance for investment property) 1,595,088 188,367 Prepayments 208,185 180,464 Advances to Directors/Officers Advance tax paid and taxes deducted at source (Net of provision for taxation) 1,618,470 1,565,047 Advances to Employees 11,016 1- Deposits Gross Gross 48,477 409,229 Less:Provision for doubtful deposits Net 121,103 255,716 Less:Provision for doubtful advances Gross Gross 121,103 255,716 Less:Provision for doubtful advances 111,366 246,628 Other receivables Gross Gross Less:Provision for doubtful receivables 111,366 246,628 Other receivables Gross Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful receivables Gross Less:Provision for doubtful receivables Less:Provision for doubtful agents balance Less:Provision for doubtful agents bala	Reserve deposits with ceding companies	-	-
Prepayments	Application money for investments (including advance for investment		
Advances to Directors/Officers Advance tax paid and taxes deducted at source (Net of provision for taxation) 1,618,470 1,565,047 Advances to Employees 11,016 - Deposits Gross 384,477 409,229 Less:Provision for doubtful deposits Net Officer advances Gross Gross 121,103 255,716 Less:Provision for doubtful advances (9,737) (9,088) Net 111,366 246,628 Other receivables Gross Gross 111,366 246,628 Other receivables Gross Gross 190,718 56,338 Less:Provision for doubtful receivables (24,121) 141,155 Net 66,597 42,183 Total (A) 3,955,760 OTHER ASSETS Income accrued on investments and deposits Agents' balances Gross Gross Gross Gross Gross 1,489,510 1,489,510 1,408,251 Agents' balances Gross Gro	property)	1,595,088	188,367
Advance tax paid and taxes deducted at source (Net of provision for taxation) 1,618,470 1,565,047 11,016 1-50-04 11,016 1-70-04 11,016 1-70-05 11,016 1-70-05 11,016 1-70-05 11,016 1-70-05 11,016 1-70-05 12,013 139,754 140,229 143,038 139,439 139,754 140,238 139,439 139,754 140,238 139,439 139,754 140,238 150,388 150,745 150,746 150,747 160,888 161,113,66 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,737 170,888 170,738 1	Prepayments	208,185	180,464
taxation) 1,618,470 1,565,047 Advances to Employees 11,016 - Deposits Gross 384,477 409,229 Less:Provision for doubtful deposits (39,439) (39,754) Net 345,038 369,475 Other advances Gross 121,103 255,716 Less:Provision for doubtful advances (9,737) (9,088) Net 111,366 246,628 Other receivables Gross 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances Gross 93,373 8,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - Receivable towards investments sold 49,118 1,910,113 Service tax un-utilised credit 42,210 5255,656 Total (B) 3,795,043 9,735,851	Advances to Directors/Officers	-	-
Advances to Employees 11,016	Advance tax paid and taxes deducted at source (Net of provision for		
Deposits 384,477 409,229 Cross 384,477 409,229 Less:Provision for doubtful deposits (39,439) (39,754) Net 345,038 369,475 Other advances 121,103 255,716 Gross (9,737) (9,088) Net 111,366 246,628 Other receivables 90,718 56,338 Gross 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 <td>taxation)</td> <td>1,618,470</td> <td>1,565,047</td>	taxation)	1,618,470	1,565,047
Gross 384,477 409,229 Less:Provision for doubtful deposits (39,439) (39,754) Net 345,038 369,475 Other advances 345,038 255,716 Gross 121,103 255,716 Less:Provision for doubtful advances (9,737) (9,088) Net 111,366 246,628 Other receivables 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS 1 1,488,510 1,408,251 Agents' balances 6,704,838 6,101,116 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 </td <td>Advances to Employees</td> <td>11,016</td> <td>-</td>	Advances to Employees	11,016	-
Less:Provision for doubtful deposits (39,439) (39,754) Net 345,038 369,475 Other advances 121,103 255,716 Cess:Provision for doubtful advances (9,737) (9,088) Net 111,366 246,628 Other receivables 90,718 56,338 Cess:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 33,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India -<	Deposits		
Net 345,038 369,475 Other advances 121,103 255,716 Gross (9,737) (9,088) Net 111,366 246,628 Other receivables 90,718 56,338 Gross 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due prom subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable	Gross	384,477	409,229
Other advances 121,103 255,716 Gross 121,103 255,716 Less:Provision for doubtful advances (9,737) (9,088] Net 111,366 246,628 Other receivables 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118	Less:Provision for doubtful deposits	(39,439)	(39,754)
Cross 121,103 255,716 Less:Provision for doubtful advances (9,737) (9,088 Net 111,366 246,628 Other receivables (24,121) (14,155 Net 66,597 42,183 Total (A) 3,955,760 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224 Net 19,070 11,329 Foreign agencies balances -	Net	345,038	369,475
Less:Provision for doubtful advances (9,737) (9,088) Net 111,366 246,628 Other receivables 90,718 56,338 Gross 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit <td< td=""><td>Other advances</td><td>,</td><td></td></td<>	Other advances	,	
Net 111,366 246,628 Other receivables 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Gross	121,103	255,716
Other receivables 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Gross 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Less:Provision for doubtful advances	(9,737)	(9,088)
Other receivables Gross 90,718 56,338 Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Net	111,366	246.628
Less:Provision for doubtful receivables (24,121) (14,155) Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Other receivables	,	•
Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Gross	90,718	56,338
Net 66,597 42,183 Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Less:Provision for doubtful receivables	(24,121)	(14,155)
Total (A) 3,955,760 2,592,164 OTHER ASSETS Income accrued on investments and deposits 6,704,838 6,101,116 Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Gross 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	Net		
Income accrued on investments and deposits	Total (A)		2,592,164
Income accrued on investments and deposits	OTHER ACCETS		
Outstanding premiums 1,489,510 1,408,251 Agents' balances 93,373 88,553 Less: Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851		6 704 000	6 101 116
Agents' balances 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851			
Gross 93,373 88,553 Less:Provision for doubtful agents' balance (74,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851		1,469,510	1,406,251
Less:Provision for doubtful agents' balance (77,303) (77,224) Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	-	02 272	99 552
Net 19,070 11,329 Foreign agencies balances - - Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851		,	·
Foreign agencies balances Due from other entities carrying on insurance business (including reinsurers) Due from subsidiary - Refer note 3.9 of Schedule 16 Deposit with Reserve Bank of India Receivable towards investments sold Service tax un-utilised credit Total (B)	•		
Due from other entities carrying on insurance business (including reinsurers) 42,766 44,450 Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851		19,070	11,329
reinsurers)		-	-
Due from subsidiary - Refer note 3.9 of Schedule 16 5,531 4,636 Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	, ,	40.700	44.450
Deposit with Reserve Bank of India - - Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	,	,	•
Receivable towards investments sold 491,118 1,910,113 Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851		5,531	4,636
Service tax un-utilised credit 42,210 255,956 Total (B) 8,795,043 9,735,851	·	401 110	1 010 112
Total (B) 8,795,043 9,735,851		,	
	Total (A+B)	12,750,803	12,328,015