

PERIODIC DISCLOSURES
FORM NL-22-RECEIPTS AND PAYMENTS SCHEDULE

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001
CIN: L67200MH2000PLC129408

Receipts and Payments Account (Direct Basis)

(₹ lakhs)

	Year Ended March 31, 2026		Year Ended March 31, 2025	
Cash Flows from the operating activities:				
Premium received from policyholders, including advance receipts	3,420,236		3,093,284	
Other receipts (including-Environment Relief fund & Terrorism Pool)	2,300		7,478	
Receipt / (payment) from/to re-insurer net of commissions & claims recovery	(169,243)		(269,028)	
Receipt / (payment) from / to co-insurer net of claims recovery	92,821		71,468	
Payments of claims (net of salvage)	(1,673,607)		(1,521,501)	
Payments of commission and brokerage	(691,307)		(644,948)	
Payments of other operating expenses *2	(329,060)		(296,589)	
Preliminary and pre-operative expenses	-		-	
Deposits, advances and staff loans (net)	8,867		(3,394)	
Income taxes paid (Net)	(130,407)		(79,494)	
Good & Service tax paid	(268,403)		(242,546)	
Other payments	-		-	
Cash flows before extraordinary items		262,197		114,730
Cash flow from extraordinary operations		-		-
Net cash flow from operating activities		262,197		114,730
Cash flows from investing activities:				
Purchase of fixed assets (including capital advances)	(24,334)		(23,115)	
Proceeds from sale of fixed assets	89	(24,245)	190	(22,925)
Purchases of investments	(2,208,820)		(1,681,692)	
Loans disbursed	-		-	
Sales of investments	1,837,168		1,357,264	
Repayments received	-		-	
Rents/Interests/ Dividends received	347,237		319,189	
Investments in money market instruments and in liquid mutual funds (Net)	(124,987)		(85,562)	
Expenses related to investments	-		-	
Other (Deposit received on leasing of premises)	375	(149,027)	-	(90,801)
Net cash flow from investing activities		(173,272)		(113,726)
Cash flows from financing activities:				
Proceeds from issuance of share capital / application money (including share premium & net of share issue expenses)	33,524		34,961	
Proceeds from borrowing	-		-	
Repayments of borrowing	-		(3,500)	
Interest/dividends paid	(67,078)		(57,167)	
Net cash flow from financing activities		(33,554)		(25,706)
Effect of foreign exchange rates on cash and cash equivalents, net		-		-
Net increase in cash and cash equivalents:		55,371		(24,701)
Cash and cash equivalents at the beginning of the year		8,662		33,363
Cash and cash equivalents on account of demerger		-		-
Cash and cash equivalents at the end of the year *1		64,033		8,662

Note:

*1 Cash and cash equivalent at the end of the period includes short term deposits of ₹ 11 lakh (previous year: ₹ 1,020 lakh) balances with banks in current accounts ₹ 62,274 lakh (previous year: ₹ 6,398 lakh) and cash including cheques and stamps in hand amounting to ₹ 1,748 lakh (previous year: ₹ 1,245 lakh)

Reconciliation between Cash and Cash Equivalents as per Balance Sheet and Receipts and Payments Statement.

(₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Cash and Bank Balances as per Schedule 11	98,678	8,757
Less: Unpaid Dividend	(21)	(22)
Less: Deposits under lien to Banks for issuance of Bank Guarantee	(359)	(73)
Less: Bank balance earmarked for Cross Border Reinsurers as per Master Circular on Reinsurance, 2024	(34,265)	-
Cash and cash equivalents as per Receipts and Payment account	64,033	8,662

*2 Includes payments towards Corporate Social Responsibility of ₹ 5,167 lakh (previous year: ₹ 4,042 lakh)

The above Receipts & Payments Account has been prepared as prescribed by Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 under the 'Direct method' in accordance with Accounting Standard 3 on Cash Flow Statements notified under the Section 133 of the Companies Act, 2013, read with the Companies (Accounts) Rules, 2021.

PD/2025-26/FY/Ver. Dated April 16, 2026