

FORM NL-20- RECEIPT AND PAYMENTS SCHEDULE

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

	31.03.2019	31.03.2018
A. Cash Flow from Operating Activities	(Rs.'000)	(Rs.'000)
1. Premium received from Policyholders, including advance receipts	140018320	119551741
2. Other receipts (net)	2977633	1823139
3. Payment to reinsurers, net of commissions and claims	-18650388	-1369918
4. Payment to coinsurers, net of claims recovery	16584561	-1781571
5. Payment of claims	-110133285	-95768027
6. Payment of commission and brokerage	-8929712	-7841613
7. Payments of other operating expenses	-29776819	-31604098
8. Preliminary and pre-operative expenses	0	0
9. Deposits, advances and staff loans	-1628410	-730039
10. Income taxes paid (net)	-6124	-662516
11. Service Tax collected / paid (net)	3325007	3481589
12. Other payments (net)	0	0
13. Cash flow before extraordinary items	-6219217	-14901313
14. Cash flow from extraordinary operations	0	0
15. Net cash flow from operating activities	-6219217	-14901313
B. Cash Flow from Investing Activities		
1. Purchase of fixed assets (net)	-1654511	-1231709
2. Proceeds from sale of fixed assets	57455	32906
3. Purchase of investments	-35340251	-29813078
4. Loans disbursed	0	0
5. Sale of Investments	23584084	22512538
6. Repayments received	12862591	8286785
7. Rents/Interests/Dividends received	12366419	12460199
8. Investments in money market instruments & liquid mutual funds (net)	-9806061	1779098
9. Expenses relating to investments	-9292	-50412
10. Net cash flow from the investing activities	2060434	13976327
C. Cash Flow from Financing Activities		
1. Proceeds from issuance of share capital	0	0
2. Proceeds from borrowing	7500000	0
3. Repayments of borrowing	0	0
4. Interest/dividends(including distribution tax) paid	0	0
5. Net cash flow from the financing activities	7500000	0
D. Effect of foreign exchange rates on cash and cash equivalents (net)	145453	904
E. Net increase(+)/decrease(-) in cash and cash equivalents	3486670	-924082
1. Cash and Cash equivalents at the beginning of the year	22641841	21089952
2. Cash and Cash equivalents at the end of the year	26128511	22641841

Note : (+) figure represents inflow and (-) represents outflow