

THE ORIENTAL INSURANCE COMPANY LIMITED		
Receipts and Payments Account (i.e. Cash Flow Statement) for the Year Ended 31.03.2020 (Stand Alone)		
	31.03.2020	31.03.2019
	(Rs.'000)	(Rs.'000)
A. Cash Flow from Operating Activities		
1. Premium received from Policyholders, including advance receipts	135730366	140018320
2. Other receipts (net)	2303915	2977633
3. Payment to reinsurers, net of commissions and claims	5544177	-18650388
4. Payment to coinsurers, net of claims recovery	-1217540	16584561
5. Payment of claims	-125683661	-110133285
6. Payment of commission and brokerage	-9975417	-8929712
7. Payments of other operating expenses	-28789216	-29776819
8. Preliminary and pre-operative expenses	0	0
9. Deposits, advances and staff loans	864045	-2511308
10. Income taxes (paid)/refund (net)	5458018	-6124
11. GST collected/(paid) (net)	5265498	3325007
12. Other payments (net)	0	0
13. Cash flow before extraordinary items	-10499815	-7102115
14. Cash flow from extraordinary operations	0	0
15. Net cash flow from operating activities	-10499815	-7102115
B. Cash Flow from Investing Activities		
1. Purchase of fixed assets (net)	-691207	-1654511
2. Proceeds from sale of fixed assets	57436	57455
3. Purchase of investments	-33230330	-35340251
4. Loans disbursed	0	0
5. Sale of Investments	20717828	23584084
6. Repayments received	10203220	12862591
7. Rents/Interests/Dividends received	13558079	12366419
8. Investments in money market instruments & liquid mutual funds (net)	5897508	-9806061
9. Expenses relating to investments	-75051	-9292
10. Net cash flow from the investing activities	16437483	2060434
C. Cash Flow from Financing Activities		
1. Proceeds from issuance of share capital/share application money received	500000	0
2. Proceeds from borrowing	0	7500000
3. Repayments of borrowing	0	0
4. Interest/dividends(including distribution tax) paid	-662800	0
5. Net cash flow from the financing activities	-162800	7500000
D. Effect of foreign exchange rates on cash and cash equivalents (net)	206282	145453
E. Net increase(+)/decrease(-) in cash and cash equivalents	5981150	2603772
1. Cash and Cash equivalents at the beginning of the year	25245613	22641841
2. Cash and Cash equivalents at the end of the year	31226763	25245613

Note 1 - Previous year's figures have been regrouped and reclassified wherever required

Note 2 - (+) figure represents inflow and (-) represents outflow