



**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE 2018-19**

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

Particulars	31.03.2019	31.03.2018
	(Rs.'000)	(Rs.'000)
<b>I. Cash Flow from the Operating Activities</b>		
Premium received from policyholders, including advance receipts, net of coinsurance	173793493	177641450
Other Receipts	186444	232918
Payments to reinsurers, net of commission and claims	-10275099	-18913199
Payments to coinsurers, net of claims recovery	-9208496	1949480
Payments of claims	-129110402	-127356421
Payments of commission and brokerage	-8736558	-10365287
Payments of other operating expenses	-25897927	-28821168
Deposits, advances and staff loans	1157449	-287299
Income taxes paid/ refund (net)	-3008087	-903116
Service tax paid / refund (net)	3567036	-773681
Other payments/collections (Net)	818785	5825049
Gain /Loss on Foreign Exchange Fluctuations	25569	109512
<b>Cash flow before extraordinary activities</b>	<b>-6687794</b>	<b>-1661762</b>
Extraordinary Activities	0	0
<b>Cash flow after extraordinary activities</b>	<b>-6687794</b>	<b>-1661762</b>
<b>Net Cash flow from the Operating Activities</b>	<b>-6687794</b>	<b>-1661762</b>
<b>II. Cash Flow from the Investing Activities</b>		
Purchase of fixed assets	-1068089	-582805
Proceeds from sale of fixed assets	119178	11365
Purchase of investments	-40715403	-63835704
Sale Value of Investments	12530723	42539793
Repayments Received	21659963	7524488
Rents/Interests/Dividends received	17920436	16659330
Investments in money market instruments and in liquid mutual funds	-5551700	-8563259
Expenses relating to investments	-44891	-42683
Other payments/collections (Net)	350	122
<b>Net cash flow from the Investing Activities</b>	<b>4850568</b>	<b>-6289353</b>
<b>III. Cash Flow from the Financing Activities</b>		
Proceeds from issuance of share capital	0	0
Proceeds from borrowing	0	9000000
Repayments of borrowing	0	0
Interest/dividends paid	-742500	0
<b>Net cash flow from the Financing Activities</b>	<b>-742500</b>	<b>9000000</b>
<b>IV. Effect of foreign exchange rates on cash and cash equivalents (net)</b>		
<b>Net increase in Cash and Cash Equivalents</b>	<b>-2590033</b>	<b>1043332</b>
Cash and cash equivalents at the beginning of the year	20207598	19164267
Cash and cash equivalents at the end of the year	17617565	20207598