



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		31.03.2021 (Rs.'000)	31.03.2020 (Rs.'000)
I. Cash Flow from the Operating Activities			
Premium received from policyholders, including advance receipts, net of coinsurance		168386263	175908769
Other Receipts		156944	258230
Payments to reinsurers, net of commission and claims		-7297043	-6081237
Payments to coinsurers, net of claims recovery		3829246	-11817499
Payments of claims		-128996322	-139848336
Payments of commission and brokerage		-10796177	-9947372
Payments of other operating expenses		-34593399	-35212355
Preliminary & Pre-operative Expenses		0	0
Deposits, advances and staff loans		22516	-445242
Income taxes paid/ refund (net)		-262297	-153333
Service tax paid / refund (net)		-2276807	-887134
Other payments/collections (Net)		133573	1975970
Gain /Loss on Foreign Exchange Fluctuations		1151	-27914
Cash flow before extraordinary activities		-11692352	-26277453
Extraordinary Activities		0	0
Cash flow after extraordinary activities		-11692352	-26277453
Net Cash flow from the Operating Activities		-11692352	-26277453
II. Cash Flow from the Investing Activities			
Purchase of fixed assets		-306462	-875529
Proceeds from sale of fixed assets		40726	80093
Purchase of investments		-68241015	-33869133
Loans Disbursed		0	0
Sale Value of Investments		8122654	23752624
Repayments Received		35677119	13086303
Rents/Interests/Dividends received		27175653	19329901
Investments in money market instruments and in liquid mutual funds		-2479882	4783430
Expenses relating to investments		-32885	-34749
Other payments/collections (Net)		2	8477
Net cash flow from the Investing Activities		-44090	26261417
III. Cash Flow from the Financing Activities			
Proceeds from issuance of share capital		36050000	500000
Proceeds from borrowing		0	0
Repayments of borrowing		0	0
Interest/dividends paid		-742500	-742500
Net cash flow from the Financing Activities		35307500	-242500
IV. Effect of foreign exchange rates on cash and cash equivalents (net)			
Net increase in Cash and Cash Equivalents		23568918	-267331
Cash and cash equivalents at the beginning of the year		17350234	17617565
Cash and cash equivalents at the end of the year		40919152	17350234