

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

Cash Flows from the operating activities:
Premium received from policyholders, including advance receipts
Other receipts
Payments to the re-insurers, net of commissions and claims
Payments to co-insurers, net of claims recovery
Payments of claims
Payments of commission and brokerage
Payments of other operating expenses
Preliminary and pre-operative expenses
Deposits, advances and staff loans
Income taxes paid (Net)
Service tax paid
Other payments
Cash flows before extraordinary items
Cash flow from extraordinary operations
Net cash flow from operating activities
Cash flows from investing activities:
Purchase of fixed assets
Proceeds from sale of fixed assets
Purchases of investments
Loans disbursed
Sales of investments
Repayments received
Rents/Interests/ Dividends received
Investments in money market instruments and in liquid mutual funds (Net)*
Expenses related to investments
Net cash flow from investing activities
Cash flows from financing activities:
Proceeds from issuance of share capital
Proceeds from borrowing
Repayments of borrowing
Interest/dividends paid
Net cash flow from financing activities
Effect of foreign exchange rates on cash and cash equivalents, net
Net increase in cash and cash equivalents:
Cash and cash equivalents at the beginning of the year
Cash and cash equivalents at the end of the year

*Investments in mutual funds where these are used as parking vehicles pending investment are indicated (net).

(Rs in '000's)

37777347
173858
-2786397
-1224716
-29159526
-2789670
-8967047
0
80921
5439
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389094
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14804
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55172454
6097298
-20024
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8497401
7056545

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