

FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE

RECEIPT AND PAYMENTS A/C - ON DIRECT BASIS

Particulars	As at March 31, 2016 (₹ '000)	As at March 31, 2015 (₹ '000)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	10,632,320	7,687,276
Other receipts	6,149	7,014
Payments to the re-insurers, net of commissions and claims	236,213	(446,983)
Payments to co-insurers, net of claims recovery	(497,611)	(48,753)
Payments of claims	(7,000,761)	(2,649,850)
Payments of commission and brokerage (including service tax)	(503,707)	(453,952)
Payments of other operating expenses	(2,097,066)	(1,760,411)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	96,435	(92,609)
Income taxes paid (Net)	(87,540)	3,746
Service tax Paid (net)	(1,209,259)	(1,142,636)
Expenditure on CSR activities	(2,709)	-
Cash flows before extraordinary items	(427,536)	1,102,842
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(427,536)	1,102,842
Cash flows from investing activities:		
Purchase of fixed assets	(121,074)	(95,599)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(494,411)	(1,381,754)
Loans disbursed	-	-
Sales of investments	-	-
Repayments received	-	-
Rents/Interests/ Dividends received	1,020,654	947,808
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	-	-
Time Deposits placed with Scheduled Banks	-	-
Advances given for fixed assets	(24,614)	(6,362)
Net cash flow from investing activities	380,555	(535,907)
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	(46,981)	566,935
Cash and cash equivalents at the beginning of the year	887,758	320,823
Cash and cash equivalents at the end of the year	840,777	887,758