

FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE

RECEIPT AND PAYMENTS A/C - ON DIRECT BASIS

Particulars	As at March 31, 2020	As at March 31, 2019
	(₹ '000)	(₹ '000)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts (including GST)	3,35,85,697	2,97,82,330
Other receipts	-	-
Payments to re-insurers, net of commissions and claims (including GST)	(67,90,782)	(76,75,330)
Payments to the Co-insurers, net of claims recovery	(2,907)	(1,661)
Payments of claims	(1,28,99,843)	(1,46,69,751)
Payments of commission and brokerage (including GST)	(13,96,255)	(11,97,116)
Payments of other operating expenses	(34,73,899)	(37,32,767)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(7,864)	(6,698)
Income tax paid (net)	(4,19,474)	(6,51,727)
GST Paid (net)	(25,63,681)	(21,07,539)
Expenditure on CSR activities	(39,077)	(10,077)
Other payments		
Cash flows before extraordinary items	59,91,915	(2,70,336)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	59,91,915	(2,70,336)
Cash flows from investing activities:		
Purchase of fixed assets	(61,274)	(93,782)
Proceeds from sale of fixed assets	2,862	351
Purchases of investments	(1,98,26,805)	(1,14,19,813)
Loans disbursed	-	-
Sales of investments	1,28,49,987	91,89,056
Repayments received	-	-
Rents/Interests/ Dividends received	17,08,678	16,66,081
Investments in money market instruments and in liquid mutual funds (Net)*	-	4,96,052
Expenses related to investments	(489)	(380)
Time Deposits placed with Scheduled Banks	(1,40,100)	(3,69,900)
Advances given for fixed assets	24,415	28,419
Net cash flow from investing activities	(54,42,726)	(5,03,916)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(3,10,704)	-
Net cash flow from financing activities	(3,10,704)	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	2,38,485	(7,74,252)
Cash and cash equivalents at the beginning of the year	5,99,918	13,74,170
Cash and cash equivalents at the end of the year	8,38,403	5,99,918