

FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE

RECEIPT AND PAYMENTS A/C - ON DIRECT BASIS

| Particulars | As at March 31, 2021 | As at March 31, 2020 |
|---|-------------------------|-------------------------|
| | (₹ '000) | (₹ '000) |
| Cash Flows from the operating activities: | | |
| Premium received from policyholders, including advance receipts (including GST) | 3,23,96,776 | 3,35,85,697 |
| Other receipts | - | - |
| Payments to re-insurers, net of commissions and claims (including GST) | (88,93,774) | (67,90,782) |
| Payments to the Co-insurers, net of claims recovery | (4,28,843) | (2,907) |
| Payments of claims | (1,10,88,130) | (1,28,99,843) |
| Payments of commission and brokerage (including GST) | (17,09,929) | (13,96,255) |
| Payments of other operating expenses | (19,73,480) | (34,73,899) |
| Preliminary and pre-operative expenses | - | - |
| Deposits, advances and staff loans | (19,975) | (7,864) |
| Income tax paid (net) | (6,10,171) | (4,19,474) |
| GST Paid (net) | (42,81,419) | (25,63,681) |
| Expenditure on CSR activities | (86,842) | (39,077) |
| Other payments | | |
| Cash flows before extraordinary items | 33,04,213 | 59,91,915 |
| Cash flow from extraordinary operations | - | - |
| Net cash flow from operating activities | 33,04,213 | 59,91,915 |
| Cash flows from investing activities: | | |
| Purchase of fixed assets | (64,958) | (61,274) |
| Proceeds from sale of fixed assets | 2,176 | 2,862 |
| Purchases of investments | (5,17,23,647) | (1,98,26,805) |
| Loans disbursed | - | - |
| Sales of investments | 4,68,70,828 | 1,28,49,987 |
| Repayments received | - | - |
| Rents/Interests/ Dividends received | 23,63,984 | 17,08,678 |
| Investments in money market instruments and in liquid mutual funds (Net)* | - | - |
| Expenses related to investments | (376) | (489) |
| Time Deposits placed with Scheduled Banks | (4,14,900) | (1,40,100) |
| Advances given for fixed assets | 22,368 | 24,415 |
| Net cash flow from investing activities | (29,44,525) | (54,42,726) |
| 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 | 3,59,688 | 2,38,485 |
| Cash and cash equivalents at the beginning of the year | 8,38,403 | 5,99,918 |
| Cash and cash equivalents at the end of the year | 11,98,091 | 8,38,403 |