

FORM NL-20-RECEIPTS AND PAYMENTS SCHEDULE

RECEIPT AND PAYMENTS A/C - ON DIRECT BASIS

Particulars	As at March 31, 2018 (₹ '000)	As at March 31, 2017 (₹ '000)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	2,28,78,201	1,33,93,565
Other receipts	4,986	5,569
Payments to the re-insurers, net of commissions and claims	(12,74,648)	(5,16,643)
Payments to co-insurers, net of claims recovery	(70,786)	(1,72,154)
Payments of claims	(1,20,82,740)	(40,24,843)
Payments of commission and brokerage (including service tax)	(8,23,826)	(4,50,827)
Payments of other operating expenses	(39,47,377)	(24,57,982)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	36,467	(38,119)
Income taxes paid (Net)	7,76,136	(97,242)
Service tax & GST paid	(18,26,737)	(12,48,058)
Expenditure on CSR activities	(7,980)	(5,444)
Cash flows before extraordinary items	36,61,696	43,87,822
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	36,61,696	43,87,822
Cash flows from investing activities:		
Purchase of fixed assets	(2,17,605)	(78,731)
Proceeds from sale of fixed assets	-	-
Purchases of investments	(50,11,890)	(51,74,207)
Loans disbursed	-	-
Sales of investments	-	-
Repayments received	-	-
Rents/Interests/ Dividends received	11,30,124	9,11,395
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	(44,745)	(30,466)
Net cash flow from investing activities	(41,44,116)	(43,72,009)
Cash flows from financing activities:		
Proceeds from issuance of share capital	10,00,000	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	10,00,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	5,17,580	15,813
Cash and cash equivalents at the beginning of the year	8,56,590	8,40,777
Cash and cash equivalents at the end of the year	13,74,170	8,56,590