



FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE 2018-19

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

Particulars	31.03.2020	31.03.2019
	(Rs.'000)	(Rs.'000)
I. Cash Flow from the Operating Activities		
Premium received from policyholders, including advance receipts, net of coinsurance	175908769	173793493
Other Receipts	258230	186444
Payments to reinsurers, net of commission and claims	-6081237	-10275099
Payments to coinsurers, net of claims recovery	-11817499	-9208496
Payments of claims	-139848336	-129110402
Payments of commission and brokerage	-9947372	-8736558
Payments of other operating expenses	-35212355	-25897927
Deposits, advances and staff loans	-445242	1157449
Income taxes paid/ refund (net)	-153333	-3008087
Service tax paid / refund (net)	-887134	3567036
Other payments/collections (Net)	1975970	818785
Gain /Loss on Foreign Exchange Fluctuations	-27914	25569
Cash flow before extraordinary activities	-26277453	-6687794
Extraordinary Activities	0	0
Cash flow after extraordinary activities	-26277453	-6687794
Net Cash flow from the Operating Activities	-26277453	-6687794
II. Cash Flow from the Investing Activities		
Purchase of fixed assets	-875529	-1068089
Proceeds from sale of fixed assets	80093	119178
Purchase of investments	-33869133	-40715403
Sale Value of Investments	23752624	12530723
Repayments Received	13086303	21659963
Rents/Interests/Dividends received	19329901	17920436
Investments in money market instruments and in liquid mutual funds	4783430	-5551700
Expenses relating to investments	-34749	-44891
Other payments/collections (Net)	8477	350
Net cash flow from the Investing Activities	26261417	4850568
III. Cash Flow from the Financing Activities		
Proceeds from issuance of share capital	500000	0
Proceeds from borrowing	0	0
Repayments of borrowing	0	0
Interest/dividends paid	-742500	-742500
Net cash flow from the Financing Activities	-242500	-742500
IV. Effect of foreign exchange rates on cash and cash equivalents (net)	-8795	-10307
Net increase in Cash and Cash Equivalents	-267331	-2590033
Cash and cash equivalents at the beginning of the year	17617565	20207598
Cash and cash equivalents at the end of the year	17350234	17617565