

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Rs in '000's)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	79702
Other receipts	
Payments to the re-insurers, net of commissions and claims	-82406
Payments to co-insurers, net of claims recovery	-20197
Payments of claims	-4488
Payments of commission and brokerage	-8212
Payments of other operating expenses	-127616
Preliminary and pre-operative expenses	-19871
Deposits, advances and staff loans	
Income taxes paid (Net)	402
Service tax paid	
Other payments	18310
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	-164377
Cash flows from investing activities:	
Purchase of fixed assets	-12486
Proceeds from sale of fixed assets	495
Purchases of investments	-2742794
Loans disbursed	
Sales of investments	2780370
Repayments received	
Rents/Interests/ Dividends received	139373
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	
Net cash flow from investing activities	164958
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:	581
Cash and cash equivalents at the beginning of the year	1661
Cash and cash equivalents at the end of the year	2242

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).