

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	276825
Other receipts	0
Payments to the re-insurers, net of commissions and claims	-90609
Payments to co-insurers, net of claims recovery	16877
Payments of claims	-32477
Payments of commission and brokerage	-27069
Payments of other operating expenses	-122053
Preliminary and pre-operative expenses	0
Deposits, advances and staff loans	0
Income taxes paid (Net)	0
Service tax paid	-21901
Other payments	-6804
Cash flows before extraordinary items	0
Cash flow from extraordinary operations	0
Net cash flow from operating activities	-7210
Cash flows from investing activities:	0
Purchase of fixed assets	-1367
Proceeds from sale of fixed assets	0
Purchases of investments	-2271554
Loans disbursed	0
Sales of investments	2193200
Repayments received	0
Rents/Interests/ Dividends received	89353
Investments in money market instruments and in liquid mutual funds (Net)*	0
Expenses related to investments	0
Net cash flow from investing activities	9632
Cash flows from financing activities:	0
Proceeds from issuance of share capital	0
Proceeds from borrowing	0
Repayments of borrowing	0
Interest/dividends paid	0
Net cash flow from financing activities	0
Effect of foreign exchange rates on cash and cash equivalents, net	0
Net increase in cash and cash equivalents:	2422
Cash and cash equivalents at the beginning of the year	8615
Cash and cash equivalents at the end of the year	11037