

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	3,03,079
Other receipts	-
Payments to the re-insurers, net of commissions and claims	-95,595
Payments to co-insurers, net of claims recovery	10,452
Payments of claims	-84,144
Payments of commission and brokerage	-31,392
Payments of other operating expenses	-1,31,486
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	-
Income taxes paid (Net)	-63,749
Service tax paid	-22,888
Other payments	-2,364
Cash flows before extraordinary items	-
Cash flow from extraordinary operations	-
Net cash flow from operating activities	-1,18,087
Cash flows from investing activities:	-
Purchase of fixed assets	-772
Proceeds from sale of fixed assets	-
Purchases of investments	-17,57,014
Loans disbursed	-
Sales of investments	-
Repayments received	18,94,355
Rents/Interests/ Dividends received	1,30,814
Investments in money market instruments and in liquid mutual funds (Net)*	-
Expenses related to investments	-
Net cash flow from investing activities	2,67,383
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:	1,49,296
Cash and cash equivalents at the beginning of the year	6,683
Cash and cash equivalents at the end of the year	1,55,979

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