

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	384045
Other receipts	19
Payments to the re-insurers, net of commissions and claims	-120095
Payments to co-insurers, net of claims recovery	32821
Payments of claims	-19526
Payments of commission and brokerage	-39368
Payments of other operating expenses	-152328
Preliminary and pre-operative expenses	0
Deposits, advances and staff loans	0
Income taxes paid (Net)	-87383
Service tax paid	-22819
Other payments	0
Cash flows before extraordinary items	0
Cash flow from extraordinary operations	0
Net cash flow from operating activities	-24634
Cash flows from investing activities:	0
Purchase of fixed assets	-2849
Proceeds from sale of fixed assets	512
Purchases of investments	-1653366
Loans disbursed	0
Sales of investments	1372906
Repayments received	0
Rents/Interests/ Dividends received	166847
Investments in money market instruments and in liquid mutual funds (Net)*	0
Expenses related to investments	0
Net cash flow from investing activities	-115949
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	-115949
Effect of foreign exchange rates on cash and cash equivalents, net	0
Net increase in cash and cash equivalents:	-140583
Cash and cash equivalents at the beginning of the year	155979
Cash and cash equivalents at the end of the year	15396

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