

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE
Receipts and Payments A/c for the year ended 31st March 2010

(Rs in '000's)

Cash Flows from the operating activities:	(137,677)
Premium received from policyholders, including advance receipts	21,072
Other receipts	1,020
Payments to the re-insurers, net of commissions and claims	(44,490)
Payments to co-insurers, net of claims recovery	238
Payments of claims	(97)
Payments of commission and brokerage	(2,177)
Payments of other operating expenses	(104,871)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	
Income taxes paid (Net)	
Service tax paid	(8,222)
Other payments	(150)
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	
Cash flows from investing activities:	135,649
Purchase of fixed assets	(131)
Proceeds from sale of fixed assets	
Purchases of investments	(4,855,760)
Loans disbursed	
Sales of investments	4,943,021
Repayments received	
Rents/Interests/ Dividends received	48,518
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	
Net cash flow from investing activities	
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:	(2,028)
Cash and cash equivalents at the beginning of the year	3,689
Cash and cash equivalents at the end of the year	1,661

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