

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:	31.03.2012	31.03.2011
Item	Premium received from policyholders, including advance receipts	72604146	62470924
(1)	Other receipts	57175	39320
1	Payments to the re-insurers, net of commissions and claims	-6162759	5933879
	Payments to co-insurers, net of claims recovery	-1905008	-1076549
	Payments of claims	-48602772	-46963775
2	Payments of commission and brokerage	-4989055	-4356122
	Payments of other operating expenses	12117153	-15494998
3	Preliminary and pre-operative expenses		0
	Deposits, advances and staff loans	-178773	-1780896
4	Income taxes paid (Net)	441196	-1526757
	Service tax paid	860835	979416
5	Other payments	-3647006	999345
	Cash flows before extraordinary items	-3639174	-776213
	Cash flow from extraordinary operations		0
6	Net cash flow from operating activities	-3639174	-776213
	Cash flows from investing activities:		
7	Purchase of fixed assets	-564876	-214772
	Proceeds from sale of fixed assets	31330	18340
8	Purchases of investments	-64129676	-19184129
	Loans disbursed		
9	Sales of investments	7146891	16129317
	Repayments received	3201662	
10	Rents/Interests/ Dividends received	7972983	6823981
	Investments in money market instruments and in liquid mutual funds (Net)*	52659851	-677849
	Expenses related to investments	-5364	-25749
	Net cash flow from investing activities	6312801	2869139
	Cash flows from financing activities:		0
	Proceeds from issuance of share capital	0	
	Proceeds from borrowing	0	
	Repayments of borrowing	0	0
	Interest/dividends paid	0	0
	Net cash flow from financing activities		0
	Effect of foreign exchange rates on cash and cash equivalents, net	123966	-24715
	Net increase in cash and cash equivalents:	2797593	2068211
	Cash and cash equivalents at the beginning of the year	17062774	14994563
	Cash and cash equivalents at the end of the year	19860367	17062774
	*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).		

