

**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	
Other receipts	
Payments to the re-insurers, net of commissions and claims	
Payments to co-insurers, net of claims recovery	
Payments of claims	
Payments of commission and brokerage	
Payments of other operating expenses	
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	
Income taxes paid (Net)	
Service tax paid	
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
<b>Net cash flow from operating activities</b>	
Cash flows from investing activities:	
Purchase of fixed assets	
Proceeds from sale of fixed assets	
Purchases of investments	
Investment in Fixed Deposit Maturity more than 3 months	
Sales of investments	
Rents/Interests/ Dividends received	
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	
Cash Deposit under Section 7 of the Insurance Act, 1938	
<b>Net cash flow from investing activities</b>	
Cash flows from financing activities:	
Proceeds from issuance of share capital	
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
<b>Net cash flow from financing activities</b>	
Effect of foreign exchange rates on cash and cash equivalents, net	
<b>Net increase in cash and cash equivalents:</b>	
Cash and cash equivalents at the beginning of the year	
Cash and cash equivalents at the end of the year	

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