

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	
Net cash flow from operating activities	
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	
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:	
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).