

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:	31.3.2009	31.3.2008
Premium received from policyholders, including advance receipts	8144013	6927896
Other receipts	3849	1054
Payments to the re-insurers, net of commissions and claims	-774670	-923278
Payments to co-insurers, net of claims recovery	-8556	39842
Payments of claims	-4099424	-3075131
Payments of commission and brokerage	-591057	-568357
Payments of other operating expenses	-1962907	-1603373
Preliminary and pre-operative expenses		
Deposits, advances and staff loans	-6047	83478
Income taxes paid (Net)	15770	-102468
Service tax paid	-1263	7679
Other payments	3145	
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	722853	787342
Cash flows from investing activities:		
Purchase of fixed assets	-90028	-114178
Proceeds from sale of fixed assets	1226	1126
Purchases of investments	-6704111	-3594199
Loans disbursed	0	0
Sales of investments	4542262	2571059
Repayments received		
Rents/Interests/ Dividends received	635498	409598
Investments in money market instruments and in liquid mutual funds (Net)*	-46864	-41449
Expenses related to investments	-1133	-2164
Net cash flow from investing activities	-1663150	-770207
Cash flows from financing activities:		
Proceeds from issuance of share capital	400000	300000
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities	400000	300000
Effect of foreign exchange rates on cash and cash equivalents, net	-262	-4
Net increase in cash and cash equivalents:	-540559	317131
Cash and cash equivalents at the beginning of the year	922937	605806
Cash and cash equivalents at the end of the year	382378	922937

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