

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)**Format of Receipts and Payments A/c**

	(₹ in Lakhs)	
	FY 2024-25	FY 2023-24
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,97,407	5,07,811
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(54,500)	(1,06,619)
Payments to co-insurers, net of claims recovery	13,118	(5,541)
Payments of claims	(2,73,778)	(2,67,850)
Payments of commission and brokerage	(79,296)	(64,586)
Payments of other operating expenses	(64,446)	(57,904)
Deposits, advances and staff loans	64	455
Income taxes paid (Net)	(6,991)	(7,650)
Good & Service tax paid	(15,664)	(10,943)
Expenditure on CSR activities	(440)	(295)
Other payments	-	-
Cash flows before extraordinary items	15,474	(13,122)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	15,474	(13,122)
Cash flows from investing activities:		
Purchase of fixed assets	(4,918)	(3,311)
Proceeds from sale of fixed assets	25	7
Purchases of investments	(2,95,044)	(2,10,443)
Sales of investments	2,39,418	1,78,121
Rents/Interests/ Dividends received	32,029	27,464
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(7,461)	13,486
Expenses related to investments	(1)	(1)
Time Deposits placed with Scheduled Banks (Net)	-	-
Net cash flow from investing activities	(35,952)	5,323
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	15,000	-
Repayments of borrowing	-	-
Interest/dividends paid	(920)	(920)
Net cash flow from financing activities	14,080	(920)
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(6,398)	(8,719)
Cash and cash equivalents at the beginning of the year	9,376	18,095
Cash and cash equivalents at the end of the year	2,978	9,376

Notes: -

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

(b) The above items are minimum which are to be reported. Insurers may include any which they deem fit