

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

	<b>FY 2025-26</b>
<b>Cash Flows from the operating activities:</b>	
Premium received from policyholders, including advance receipts	715,871
Other receipts	-
Payments to the re-insurers, net of commissions and claims	(2,138)
Payments to co-insurers, net of claims recovery	(47,340)
Payments of claims	(327,793)
Payments of commission and brokerage	(128,123)
Payments of other operating expenses	(69,581)
Deposits, advances and staff loans	(1,046)
Income taxes paid (Net)	(5,500)
Good & Service tax paid	(16,792)
Expenditure on CSR activities	-
Other payments	(497)
<b>Cash flows before extraordinary items</b>	<b>117,061</b>
Cash flow from extraordinary operations	-
<b>Net cash flow from operating activities</b>	<b>117,061</b>
<b>Cash flows from investing activities:</b>	
Purchase of fixed assets	(4,045)
Proceeds from sale of fixed assets	22
Purchases of investments	(401,758)
Sales of investments	268,094
Rents/Interests/ Dividends received	34,510
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	(5,259)
Expenses related to investments	(2)
<b>Net cash flow from investing activities</b>	<b>(108,438)</b>
<b>Cash flows from financing activities:</b>	
Proceeds from issuance of share capital	-
Proceeds from borrowing	11,500
Repayments of borrowing	-
Interest/dividends paid	(2,398)
<b>Net cash flow from financing activities</b>	<b>9,102</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-
<b>Net increase in cash and cash equivalents:</b>	<b>17,725</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>2,978</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>20,703</b>

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 other which they deem fit

(₹ in Lakhs)
<b>FY 2024-25</b>
497,407
-
(54,500)
13,118
(273,778)
(79,296)
(64,446)
64
(6,991)
(15,664)
-
(440)
<b>15,474</b>
-
<b>15,474</b>
(4,918)
25
(295,044)
239,418
32,029
(7,461)
(1)
<b>(35,952)</b>
-
15,000
-
(920)
<b>14,080</b>
-
<b>(6,398)</b>
<b>9,376</b>
<b>2,978</b>