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 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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities: Proceeds from insuance of share capital Proceeds from borrowing Repayments of borrowing Repayments of borrowing Interest/dividends paid Net cash and cash equivalents:		(RS IN 'UUU'S)
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 flows from extraordinary operations Net cash flow from operating activities Cash flows from investing activities: Purchase of fixed assets Proceeds from sale of fixed assets Proceads finvestments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investing activities Cash flows from financing activities Proceeds from issuance of share capital Proceeds from issuance of share capital Proceeds from borrowing Repayments of borrowing Repayments of borrowing Interest/dividends paid Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Cash Flows from the operating activities:	
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 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 flows before extraordinary operations Net cash flow from operating activities Cash flows from investing activities: Purchase of fixed assets Proceeds from sale of fixed assets Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities: Proceeds from issuance of share capital Proceeds from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Premium received from policyholders, including advance receipts	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities: Proceeds from issuance of share capital 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	Other receipts	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities Cash flows from financing activities: Proceeds from issuance of share capital 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	Payments to the re-insurers, net of commissions and claims	0
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 Purchase of fixed assets Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing 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	Payments to co-insurers, net of claims recovery	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities: Proceeds from sisuance of share capital 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	Payments of claims	0
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 Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities: 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	Payments of commission and brokerage	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investing activities Cash flows from investing activities Cash flows from financing activities: 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	Payments of other operating expenses	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities Cash flows from financing activities: Proceeds from borrowing Repayments of borrowing Repayments of borrowing Interest/dividends paid Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Preliminary and pre-operative expenses	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities Cash flows from financing activities: Proceeds from borrowing Repayments of borrowing Repayments of borrowing Interest/dividends paid Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Deposits, advances and staff loans	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities Cash flows from financing activities: 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	Income taxes paid (Net)	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments Net cash flow from investing activities Cash flows from financing activities: 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	Service tax paid	0
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 Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Other payments	0
Net cash flow from operating activities Cash flows from investing activities: Purchase of fixed assets Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Cash flows before extraordinary items	0
Cash flows from investing activities: Purchase of fixed assets Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Cash flow from extraordinary operations	0
Purchase of fixed assets Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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 cash flow from operating activities	0
Proceeds from sale of fixed assets Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Cash flows from investing activities:	0
Purchases of investments Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Purchase of fixed assets	0
Loans disbursed Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Proceeds from sale of fixed assets	0
Sales of investments Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Purchases of investments	0
Repayments received Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Loans disbursed	0
Rents/Interests/ Dividends received Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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	Sales of investments	0
Investments in money market instruments and in liquid mutual funds (Net)* Expenses related to investments 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		0
Expenses related to investments 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	Rents/Interests/ Dividends received	0
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	Investments in money market instruments and in liquid mutual funds (Net)*	0
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	Expenses related to investments	0
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 cash flow from investing activities	0
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	Cash flows from financing activities:	0
Repayments of borrowing Interest/dividends paid Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Proceeds from issuance of share capital	0
Interest/dividends paid Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Proceeds from borrowing	0
Net cash flow from financing activities Effect of foreign exchange rates on cash and cash equivalents, net	Repayments of borrowing	0
Effect of foreign exchange rates on cash and cash equivalents, net		0
	Net cash flow from financing activities	0
Net increase in cash and cash equivalents:	Effect of foreign exchange rates on cash and cash equivalents, net	0
The the edge in edge and edge equivalents.	Net increase in cash and cash equivalents:	0
Cash and cash equivalents at the beginning of the year		0
Cash and cash equivalents at the end of the year	Cash and cash equivalents at the end of the year	0

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