

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis****(Amount in Rs. Lakhs)**

Particulars	For the Year ended March 31, 2025	For the Year ended March 31, 2024
<u>Cash Flows from the operating activities:</u>		
Premium received from policyholders, including advance receipts	250,132	188,034
Payments to the re-insurers, net of commissions and claims	(15,931)	(14,654)
Payments of claims	(100,812)	(66,907)
Payments of commission and brokerage	(41,831)	(28,423)
Payments of other operating expenses	(42,496)	(38,177)
Deposits, advances and staff loans	(2,530)	(1,772)
Income taxes paid (Net)	114	(84)
Good & Service tax paid	(11,439)	(10,906)
Other payments	17	(1)
Cash flows before extraordinary items	35,224	27,110
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	35,224	27,110
<u>Cash flows from investing activities:</u>		
Purchase of fixed assets	(4,134)	(976)
Proceeds from sale of fixed assets	45	30
Purchases of investments	(1,350,082)	(864,025)
Sales of investments	1,121,415	779,361
Repayments received	47,550	29,980
Rents/Interests/ Dividends received	17,934	10,504
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(5)	(0)
Net cash flow from investing activities	(167,277)	(45,126)
<u>Cash flows from financing activities:</u>		
Proceeds from issuance of share capital	145,027	19,500
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	145,027	19,500
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	12,974	1,484
Cash and cash equivalents at the beginning of the year	3,978	2,494
Cash and cash equivalents at the end of the year	16,952	3,978