

RECEIPTS AND PAYMENTS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2019

	Particulars	FOR THE PERIOD ENDED SEPTEMBER 30, 2019 (Rs in '000's)	FOR THE PERIOD ENDED SEPTEMBER 30, 2018 (Rs in '000's)
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	19,139,655	11,325,465
2	Other receipts - Motor pool/Declined Pool (Net)	(39,696)	(21,948)
3	Payments to the re-insurers, net of commissions and claims	(1,149,913)	(546,394)
4	Payments to co-insurers, net of claims recovery	224,228	82,366
5	Payments of claims	(6,729,710)	(4,998,912)
6	Payments of commission and brokerage	(1,030,279)	(847,897)
7	Payments of other operating expenses	(4,074,833)	(2,560,321)
8	Preliminary and other pre operative expenses	-	-
9	Deposits, advances and staff loans	(63,649)	29,713
10	Taxes paid (TDS & Wealth Tax)	(520,961)	(335,669)
11	Service tax paid/GST	(1,054,779)	(758,503)
12	Other payments	-	-
13	Cash flows before extraordinary items	4,700,063	1,367,900
14	Cash flow from extraordinary operations	-	-
15	Net cash flow from operating activities	4,700,063	1,367,900
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(38,291)	(63,512)
2	Proceeds from sale of fixed assets	1,144	19,699
3	Purchases of investments	(28,380,376)	(8,105,835)
4	Loans disbursed	-	-
5	Sales of investments	21,894,894	5,438,291
6	Repayments received	-	-
7	Rents/Interests/ Dividends received	1,376,597	1,384,157
8	Investments in money market instruments and in liquid mutual funds (Net)	(899,265)	(408,917)
9	Expenses related to investments	(959)	(842)
10	Net cash flow from investing activities	(6,046,256)	(1,736,959)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	995,359	-
2	Proceeds from borrowing	350,000	-
3	Repayments of borrowing	-	-
4	Expenses on borrowing	-	-
5	Interest/dividends paid	(177,804)	(177,804)
6	Net cash flow from financing activities	1,167,555	(177,804)
D	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
E	Net increase in cash and cash equivalents:	(178,638)	(546,863)
1	Cash and cash equivalents at the beginning of the year	354,746	1,184,255
2	Cash and cash equivalents at the end of the year ^{*1}	176,108	637,391

1. Cash and Cash equivalents at the end of period comprise of following balance sheet amounts;

Particulars	FOR THE PERIOD ENDED SEPTEMBER 30, 2019	FOR THE PERIOD ENDED SEPTEMBER 30, 2018
Cash (including cheques, drafts and Remittance in transit)	57,233	70,278
Short Term Deposits	280,545	718,114
Bank Balances -Current Accounts	179,991	265,329
Bank Overdraft (As per books)	(341,661)	(416,330)
Total	176,108	637,391