

Name of the Insurer: ICICI Lombard General Insurance Company Limited

Registration No. 115 dated August 03, 2001

CIN NO. U67200MH2000PLC129408

Receipts & Payment Account

For the year ended March 31, 2015	Year ended		Year ended	
	March 31, 2015		March 31, 2014	
	(₹ '000)		(₹ '000)	
CASH FLOW FROM OPERATING ACTIVITIES				
- Premium received from policyholders, including advance receipt	7,35,25,871		7,16,75,899	
- Other receipts (including-environment relief fund & Motor TP pool and Terrorism Pool)	2,55,279		2,42,042	
- Receipt / (payment) from/to re-insurer net of commissions & claims recovery	40,54,329		(22,11,463)	
- Receipt / (payment) from/to co-insurer net of claims recovery	10,45,562		26,94,749	
- Payments of claims (net of salvage)	(5,61,71,861)		(4,42,08,778)	
- Payments of commission and brokerage	(37,70,969)		(37,37,725)	
- Payments of other operating expenses	(1,38,25,363)		(1,27,18,151)	
- Preliminary and pre-operative expenses	-		-	
- Deposits, advances & staff loans (net)	(1,71,384)		(97,412)	
- Income tax paid (net)	(12,34,124)		(8,84,592)	
- Service taxes paid	(46,86,212)		(48,05,856)	
- Other payments	-		-	
- Cash flows before extraordinary items		(9,78,872)		59,48,713
- Cash flows from extraordinary operations		-		-
Net cash from operating activities		(9,78,872)		59,48,713
CASH FLOW FROM INVESTING ACTIVITIES				
- Purchase of fixed assets (including capital advances)	(5,20,662)		(3,84,452)	
- Proceeds from sale of fixed assets	4,451	(5,16,211)	1,858	(3,82,594)
- Purchase of investments	(8,37,40,452)		(10,86,35,107)	
- Loans disbursed	-		-	
- Sale / Transfer of investments	7,85,08,474		9,88,91,380	
- Repayments received	-		-	
- Rent/interest/dividends received	68,21,058		58,34,993	
- Investments in money mkt instruments and liquid mutual fund (net)	15,98,936		(26,76,896)	
- Other payments (Interest on IMTPIP)	(9,62,465)		(85,412)	
- Other payments (Advance payment for purchase of real estate)	-		-	
- Expenses related to investments	(14,365)		(10,080)	
- Other (Deposit received on leasing of premises)	15,919	22,27,105	-	(66,81,122)
Net cash from investing activities		17,10,894		(70,63,716)
CASH FLOW FROM FINANCING ACTIVITIES				
- Proceeds from issuance of share capital / application money (including share premium & net of share issue expenses)	1,21,206		38,512	
- Proceeds from borrowing	-		-	
- Repayments of borrowing	-		-	
- Interest and Dividends paid	(10,56,028)		-	
Net cash from financing activities		(9,34,822)		38,512
Effect of foreign exchange rates on cash and cash equivalents, net		-		-
Net increase/(decrease) in cash and cash equivalents		(2,02,800)		(10,76,491)
Cash and cash equivalents at the beginning of the year		16,19,661		26,96,152
Cash and cash equivalents at end of the year*		14,16,861		16,19,661

*Cash and cash equivalent at the end of the year includes short term deposits of ₹ 590,230 thousand (previous year: ₹ 560,291 thousand), balances with banks in current accounts ₹ 500,429 thousand (previous year: ₹ 650,846 thousand) and cash including cheques and stamps in hand amounting to ₹ 326,202 thousand (previous year: ₹ 408,524 thousand)