

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)
PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements

	(Amount in Rs. Lakhs)	
	As at March 31, 2026	As at March 31, 2025
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	2,115,019	1,943,677
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(311,227)	(301,060)
Payments to co-insurers, net of claims recovery	14,237	(1,670)
Payments of claims	(1,264,957)	(1,147,221)
Payments of commission and brokerage	(307,589)	(291,445)
Payments of other operating expenses	(204,184)	(184,190)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(8,682)	(6,500)
Income taxes paid (Net)	(30,001)	(16,645)
Good & Service tax paid	(81,640)	(85,569)
Other payments	-	-
Cash flows before extraordinary items	(79,024)	(90,623)
Cash flow from extraordinary operations	-	-
Net cash generated from / (used in) operating activities (A)	(79,024)	-90,623
Cash flows from investing activities:		
Purchase of fixed assets	(19,009)	(19,471)
Proceeds from sale of fixed assets	8,853	284
Purchases of investments	(2,192,129)	(1,438,052)
Loans disbursed	-	-
Sales of investments	2,041,370	1,183,821
Repayments received	-	-
Rents/Interests/ Dividends received	228,490	181,567
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	77,911	96,514
Expenses related to investments	-	-
Net cash flow from investing activities (B)	145,486	4,663
Cash flows from financing activities:		
Proceeds from issuance of share capital/Application money(Including share premium)	199	65,537
Repayments of borrowing	-	-
Proceeds from issuance of borrowing	-	32,500
Interest/Dividends Paid	(10,998)	(8,386)
Dividend paid (Including dividend distribution tax)	(21,775)	(14,517)
Net cash flow from financing activities (C)	(32,574)	75,134
Effect of foreign exchange rates on cash and cash equivalents, net (D)	(17)	(16)
Net (decrease)/increase in cash and cash equivalents (A + B + C + D)	33,871	(10,842)
Cash and cash equivalents at the beginning of the year	17,870	28,712
Cash and cash equivalents at the end of the year	51,741	17,870
Net (decrease)/increase in cash and cash equivalents	33,871	(10,842)
Reconciliation of Cash and cash equivalents with the Balance Sheet:		
Cash and Bank balances	51,894	18,018
Less: Deposit Accounts not considered as Cash and cash equivalents as defined in AS-3 "Cash Flow Statements"	(153)	(148)
Cash and cash equivalents at the end of the year	51,741	17,870