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)
	Year Ended March 2026	**Year Ended March 2025**
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	-	-
Other receipts	304	835
Payments to the re-insurers, net of commissions and claims	30,939	32,426
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	-	-
Payments of commission and brokerage	-	-
Payments of other operating expenses	(20,717)	(20,159)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(12)	(72)
Income taxes paid (Net)	(4,569)	(4,170)
Other Taxes Paid	38	(1,366)
Other Payments	-	-
Cash flows before extraordinary items	5,984	7,494
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	**5,984**	**7,494**
Cash flows from investing activities:		
Purchase of fixed assets	(127)	(39)
Proceeds from sale of fixed assets	12	0
Purchases of investments	(47,375)	(88,414)
Loans disbursed	-	-
Sales of investments	56,962	65,572
Repayments received	-	-
Rents/Interests/ Dividends received	19,697	18,098
Investments in money market instruments and in liquid mutual funds (Net)[(a)]	-	-
Expenses related to investments	(100)	(97)
Net cash flow from investing activities	**29,069**	**(4,880)**
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(13,000)	(4,500)
Net cash flow from financing activities	**(13,000)**	**(4,500)**
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	**22,053**	**(1,887)**
Cash and cash equivalents at the beginning of the year	7,885	9,771
Cash and cash equivalents at the end of the year	29,937	7,885

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net)

(b) The above items are minimum which are to be reported. Insurers may include any other items which they deem fit.