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)	
	F.Y. 2025-26	**F.Y. 2024-25**
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	37,377	36,454
Other receipts	3,700	3,976
Payments to the re-insurers, net of commissions and claims	(7,549)	(18,384)
Payments to co-insurers, net of claims recovery		-
Payments of claims	(2,538)	(10,975)
Payments of commission and brokerage	(6,558)	(5,773)
Payments of other operating expenses	(6,737)	(5,946)
Preliminary and pre-operative expenses		-
Deposits, advances and staff loans		-
Income taxes paid (Net)	(6,780)	(917)
Good & Service tax paid		-
Other payments		-
Cash flows before extraordinary items	10,914	(1,565)
Cash flow from extraordinary operations		
Net cash flow from operating activities	**10,914**	**(1,565)**
Cash flows from investing activities:		
Purchase of fixed assets	(16)	(46)
Proceeds from sale of fixed assets		-
Purchases of investments	(18,576)	(18,423)
Loans disbursed		-
Sales of investments		-
Repayments received	10,994	16,000
Rents/Interests/ Dividends received		-
Investments in money market instruments and in liquid mutual funds (Net)[(a)]		-
Expenses related to investments		-
Net cash flow from investing activities	**(7,598)**	**(2,469)**
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	**3,315**	**(4,034)**
Cash and cash equivalents at the beginning of the year	3,306	7,340
Cash and cash equivalents at the end of the year	**6,621**	**3,306**

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 which they deem fit