

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

	(₹ in Lakhs)	
	As at March 31, 2026	As at March 31, 2025
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	12,49,620	12,97,690
Other receipts	914	2,955
Payments to the re-insurers, net of commissions and claims	(1,27,481)	(2,10,722)
Payments to co-insurers, net of claims recovery	664	(809)
Payments of claims	(7,61,572)	(7,13,920)
Payments of commission and brokerage	(2,46,341)	(1,94,938)
Payments of other operating expenses	(1,49,864)	(1,59,821)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(14,356)	(54,077)
Income taxes paid (Net)	(4,751)	(20,420)
Good & Service tax paid	9,357	(17,382)
Other payments	-	-
Cash flows before extraordinary items	(43,810)	(71,444)
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(43,810)	(71,444)
Cash flows from investing activities:		
Purchase of fixed assets	(6,180)	(6,027)
Proceeds from sale of fixed assets	(0)	5
Purchases of investments	(8,96,297)	(23,11,485)
Loans disbursed		
Sales of investments	7,63,980	22,43,323
Repayments received		
Rents/Interests/ Dividends received	1,50,655	1,44,781
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	6,883	(5,838)
Expenses related to investments	(453)	(407)
Net cash flow from investing activities	18,588	64,352
Cash flows from financing activities:		
Proceeds from issuance of share capital	40,000	151
Proceeds from borrowing	73,383	-
Repayments of borrowing	-	-
Borrowings / share issue expenses	(743)	-
Interest/dividends paid	(2,751)	(3,538)
Net cash flow from financing activities	1,09,889	(3,387)
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	84,667	(10,479)
Cash and cash equivalents at the beginning of the year	(14,440)	(3,961)
Cash and cash equivalents at the end of the year	70,227	(14,440)