

# Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012



Ab Health Hamasha

## FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

Particulars	For the year ended 31st March, 2014	For the year ended 31st March, 2013
	(₹ '000)	(₹ '000)
<b>Cash Flows from the Operating activities:</b>		
Premium received from policyholders, including advance receipts	1,423,493.3	1,001,174.3
Other receipts	-	4.3
Payments to the re-insurers, net of commissions and claims	(93,761.7)	(13,393.8)
Payments to co-insurers, net of claims recovery	64,733.3	(1,065.1)
Payments of claims	(951,946.0)	(76,296.6)
Payments of commission and brokerage	(131,286.7)	(20,277.9)
Payments of other operating expenses	(873,297.1)	(377,230.3)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(15,194.9)	(117.7)
Income taxes paid (Net)	(52.7)	(385.2)
Service tax paid	(106,593.1)	(78,742.2)
Other payments	-	-
<b>Cash flows before extraordinary items</b>	<b>(683,905.6)</b>	<b>433,669.9</b>
Cash flow from extraordinary operations		
<b>Net cash flow from Operating activities</b>	<b>(683,905.6)</b>	<b>433,669.9</b>
<b>Cash flows from Investing activities:</b>		
Purchase of fixed assets (including capital advances)	(152,958.6)	(54,326.5)
Proceeds from sale of fixed assets	119.6	186.7
Purchases of investments *	(357,862.5)	(1,982,807.7)
Loans disbursed	-	-
Sales of investments	157,345.0	375,174.3
Repayments received	-	1,120,000.0
Rents/Interests/ Dividends received	139,609.5	44,775.7
Investments in money market instruments and in liquid mutual funds (Net)	(45,142.9)	385,206.8
Expenses related to investments	-	-
<b>Net cash flow from Investing activities</b>	<b>(258,889.8)</b>	<b>(111,790.6)</b>
<b>Cash flows from Financing activities:</b>		
Proceeds from issuance of share capital	750,000.0	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from Financing activities</b>	<b>750,000.0</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	(6.2)	
<b>Net increase in cash and cash equivalents:</b>	<b>(192,801.6)</b>	<b>321,879.2</b>
Cash and cash equivalents at the beginning of the year	322,154.0	274.8
<b>Cash and cash equivalents at the end of the year *</b>	<b>129,352.5</b>	<b>322,154.0</b>

Previous period figures have been regrouped, rearranged and reclassified where wver necessary to conform to the current period's classification.