

# Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012



## FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

Particulars	Upto the Quarter ended 30th June, 2016	Upto the Quarter ended 30th June, 2015
	(₹ '000)	(₹ '000)
<b>Cash Flows from the Operating activities:</b>		
Premium received from policyholders, including advance receipts	1,524,148.4	1,085,293.2
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(62,893.3)	(35,058.4)
Payments to co-insurers, net of claims recovery	842.8	93,945.3
Payments of claims	(565,479.0)	(333,746.3)
Payments of commission and brokerage	(191,541.3)	(129,086.4)
Payments of other operating expenses	(784,518.1)	(540,540.3)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(27,883.5)	(2,544.3)
Income taxes paid (Net)	-	-
Service tax paid	(50,939.72)	(61,392.8)
Other payments	-	-
Cash flows before extraordinary items	(158,263.7)	76,869.9
Cash flow from extraordinary operations		
<b>Net cash flow from Operating activities</b>	<b>(158,263.7)</b>	<b>76,869.9</b>
		-
<b>Cash flows from Investing activities:</b>		
Purchase of fixed assets (including capital advances)	(36,903.2)	(15,776.5)
Proceeds from sale of fixed assets	-	89.5
Purchases of investments	(401,907.5)	(513,453.5)
Loans disbursed	-	-
Sales of investments	50,050.9	338,500.0
Repayments received	250,000.0	-
Rents/Interests/ Dividends received	63,209.8	32,306.0
Investments in money market instruments and in liquid mutual funds	135,629.7	(308,683.5)
Expenses related to investments	-	-
<b>Net cash flow from Investing activities</b>	<b>60,079.7</b>	<b>(467,018.1)</b>
		-
<b>Cash flows from Financing activities:</b>		
Proceeds from issuance of share capital	237,500.0	237,500.0
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from Financing activities</b>	<b>237,500.0</b>	<b>237,500.0</b>
		-
Effect of foreign exchange rates on cash and cash equivalents, net	-	(4.4)
Net increase in cash and cash equivalents:	139,315.9	(152,652.5)
Cash and cash equivalents at the beginning of the year	236,468.9	255,258.9
<b>Cash and cash equivalents at the end of the year</b>	<b>375,784.7</b>	<b>102,606.4</b>