

Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

Particulars	For the period ended 31st Dec, 2017	For the period ended 31st Dec, 2016
	(₹ '000)	(₹ '000)
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	8,480,815	5,414,794
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(141,871)	(189,012)
Payments to co-insurers, net of claims recovery	15,604	71,192
Payments of claims	(2,683,540)	(1,706,097)
Payments of commission and brokerage	(830,485)	(572,624)
Payments of other operating expenses	(2,926,189)	(2,280,194)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(20,231)	(35,408)
Income taxes paid (Net)	0	(24)
Service tax / GST paid	(763,931)	(363,824)
Other payments	-	-
Cash flows before extraordinary items	1,130,172	338,803
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	1,130,172	338,803
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(109,730)	(116,033)
Proceeds from sale of fixed assets	68	470
Purchases of investments	(2,649,882)	(921,761)
Loans disbursed	-	-
Sales of investments	732,510	467,071
Repayments received	-	-
Rents/Interests/ Dividends received	382,520	249,288
Investments in money market instruments and in liquid mutual funds (Net)	286,848	(293,700)
Expenses related to investments	-	-
Net cash flow from Investing activities	(1,357,665)	(614,665)
Cash flows from Financing activities:		
Proceeds from issuance of share capital	157,105	244,833
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	157,105	244,833
Effect of foreign exchange rates on cash and cash equivalents, net	0	(23)
Net increase in cash and cash equivalents:	(70,388)	(31,052)
Cash and cash equivalents at the beginning of the year	358,580	236,469
Cash and cash equivalents at the end of the year	288,192	205,417