

# 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 30th June, 2017	For the period ended 30th June, 2016
	(₹ '000)	(₹ '000)
<b>Cash Flows from the Operating activities:</b>		
Premium received from policyholders, including advance receipts	2,368,940.5	1,524,148.4
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	(96,805.1)	(62,893.3)
Payments to co-insurers, net of claims recovery	(14,596.6)	842.8
Payments of claims	(758,018.0)	(565,479.0)
Payments of commission and brokerage	(273,548.9)	(191,541.3)
Payments of other operating expenses	(970,530.7)	(784,518.1)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(10,962.3)	(27,883.5)
Income taxes paid (Net)	-	-
Service tax paid	(141,072.1)	(50,939.7)
Other payments	-	-
Cash flows before extraordinary items	<b>103,406.9</b>	<b>(158,263.7)</b>
Cash flow from extraordinary operations		
<b>Net cash flow from Operating activities</b>	<b>103,406.9</b>	<b>(158,263.7)</b>
<b>Cash flows from Investing activities:</b>		
Purchase of fixed assets (including capital advances)	(33,927.4)	(36,903.2)
Proceeds from sale of fixed assets	68.5	-
Purchases of investments	(1,061,442.2)	(401,907.5)
Loans disbursed	-	-
Sales of investments	300,000.0	50,050.9
Repayments received	-	250,000.0
Rents/Interests/ Dividends received	119,285.2	63,209.8
Investments in money market instruments and in liquid mutual funds (	362,700.0	135,629.7
Expenses related to investments	-	-
<b>Net cash flow from Investing activities</b>	<b>(313,315.9)</b>	<b>60,079.7</b>
<b>Cash flows from Financing activities:</b>		
Proceeds from issuance of share capital	-	237,500.0
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from Financing activities</b>	<b>-</b>	<b>237,500.0</b>
Effect of foreign exchange rates on cash and cash equivalents, net	(0.3)	-
Net increase in cash and cash equivalents:	<b>(209,909.3)</b>	139,315.9
Cash and cash equivalents at the beginning of the year	358,579.9	236,468.9
<b>Cash and cash equivalents at the end of the year</b>	<b>148,670.6</b>	<b>375,784.7</b>