

RECEIPTS AND PAYMENTS ACCOUNT
CASH FLOW STATEMENT AS AT 31ST MARCH,2007 IN RESPECT OF TOTAL BUSINESS

(Rs.'000).

PARTICULARS		TOTAL CURRENT YEAR	TOTAL PREVIOUS YEAR
<u>CASH FLOW FROM OPERATING ACTIVITES</u>			
INFLOW			
1	PREMIUM INCOME (NET)	1268265409	902678458
2	OTHER INCOME & INCREASE / (DECREASE) IN PREMIUM DEPOSITS	11035507	14794584
3	FUND CONTRIBUTED BY GOVERNMENT OF INDIA	1000000	300000
A)	TOTAL INFLOW (A)	1280300916	917773042
OUTFLOW			
4	OPERATING EXPENSE & COMMISSION	(159419826)	(131251525)
5	BENEFITS PAID	(531161669)	(338299095)
6	DECREASE IN UNIT CAPITAL	(10321730)	(25388933)
7	DECREASE IN ADVANCES /DEPOSITS	(24135723)	(28865369)
B)	TOTAL OUTFLOW (B)	(725038948)	(523804922)
	CASH GENERATED FROM OPERATIONS (A) - (B)	555261968	393968120
8	LESS: INCOME TAX PAID	(45659450)	(40862076)
9	BONUS PAID TO POLICYHOLDERS	(13957115)	(2972382)
10	DIVIDEND PAID TO SHAREHOLDERS	(6217705)	(6966016)
	NET CASH GENERATED FROM OPERATING ACTIVITIES	489427698	343167646
<u>CASH FLOW FROM INVESTING ACTIVITIES</u>			
11	PURCHASE OF FIXED ASSETS (NET OF SALES)	(1414127)	(437167)
12	PURCHASE OF INVESTMENTS (NET OF SALES)	(870281980)	(667121914)
13	INTEREST & DIVIDEND INCOME	387228880	347500960
	NET CASH UTILISED IN INVESTING ACTIVITIES	(484467227)	(320058121)
	<u>NET INCREASE IN CASH & CASH EQUIVALENTS</u>	4960471	23109525
	CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	128020227	80015567
	CASH & CASH EQUIVALENTS AT THE END OF THE YEAR	132980698	103125092

**** Outflows are marked in brackets ()**

