

RECEIPTS AND PAYMENTS ACCOUNT
CASH FLOW STATEMENT AS AT 31ST MARCH,2008 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)	1495067999	1268265409
2	OTHER INCOME & INCREASE / (DECREASE) IN PREMIUM DEPOSITS	9586843	11035507
3	FUND CONTRIBUTED BY GOVERNMENT OF INDIA	0	1000000
A)	TOTAL INFLOW (A)	1504654842	1280300916
OUTFLOW			
4	OPERATING EXPENSE & COMMISSION	(168855356)	(159469623)
5	BENEFITS PAID	(563899595)	(531161669)
6	DECREASE IN UNIT CAPITAL	(14495980)	(10321730)
7	DECREASE IN ADVANCES /DEPOSITS	3259485	(24135723)
B)	TOTAL OUTFLOW (B)	(743991446)	(725088745)
	CASH GENERATED FROM OPERATIONS (A) - (B)	760663396	555212171
8	LESS: INCOME TAX PAID	(37999190)	(45609653)
9	BONUS PAID TO POLICYHOLDERS	(10730870)	(13957115)
10	DIVIDEND PAID TO SHAREHOLDERS	(7578088)	(6217705)
	NET CASH GENERATED FROM OPERATING ACTIVITIES	704355248	489427698
<u>CASH FLOW FROM INVESTING ACTIVITIES</u>			
11	PURCHASE OF FIXED ASSETS (NET OF SALES)	(7141379)	(1414127)
12	PURCHASE OF INVESTMENTS (NET OF SALES)	(1095972626)	(870281980)
13	INTEREST & DIVIDEND INCOME	443175752	387228880
	NET CASH UTILISED IN INVESTING ACTIVITIES	(659938253)	(484467227)
	<u>NET INCREASE IN CASH & CASH EQUIVALENTS</u>	44416995	4960471
	CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	132980698	128020227
	CASH & CASH EQUIVALENTS AT THE END OF THE YEAR	177397693	132980698

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

