

**RECEIPTS AND PAYMENTS ACCOUNT**  
**CASH FLOW STATEMENT AS AT 31ST MARCH,2006 IN RESPECT OF TOTAL BUSINESS**

(Rs.'000).

	PARTICULARS	TOTAL CURRENT YEAR	TOTAL PREVIOUS YEAR
	<b><u>CASH FLOW FROM OPERATING ACTIVITES</u></b>		
	<b>INFLOW</b>		
1	PREMIUM INCOME ( NET )	902678458	707674510
2	OTHER INCOME & INCREASE / (DECREASE) IN PREMIUM DEPOSITS	14794584	1229012
3	FUND CONTRIBUTED BY GOVERNMENT OF INDIA	300000	0.00
<b>A)</b>	<b>TOTAL INFLOW (A)</b>	<b>917773042</b>	<b>708903522</b>
	<b>OUTFLOW</b>		
4	OPERATING EXPENSE & COMMISSION	(131251525)	(118459311)
5	BENEFITS PAID	(338299095)	(283776657)
6	DECREASE IN UNIT CAPITAL	(25388933)	42258417
7	INCREASE/DECREASE IN ADVANCES /DEPOSITS	(28865369)	(13967481)
<b>B)</b>	<b>TOTAL OUTFLOW (B)</b>	<b>(523804922)</b>	<b>(373945032)</b>
	<b>CASH GENERATED FROM OPERATIONS (A) - (B)</b>	<b>393968120</b>	<b>334958490</b>
8	LESS: INCOME TAX PAID	(40862076)	(45436531)
9	BONUS PAID TO POLICYHOLDERS	(2972382)	(1952949)
10	DIVIDEND PAID TO SHAREHOLDERS	(6966016)	(5481301)
	<b>NET CASH GENERATED FROM OPERATING ACTIVITIES</b>	<b>343167646</b>	<b>282087709</b>
	<b><u>CASH FLOW FROM INVESTING ACTIVITIES</u></b>		
11	PURCHASE OF FIXED ASSETS (NET OF SALES)	(437167)	(794574)
12	PURCHASE OF INVESTMENTS ( NET OF SALES )	(667121914)	(588660872)
13	INTEREST & DIVIDEND INCOME	347500960	310167936
	<b>NET CASH UTILISED IN INVESTING ACTIVITIES</b>	<b>(320058121)</b>	<b>(279287510)</b>
	<b><u>NET INCREASE IN CASH &amp; CASH EQUIVALENTS</u></b>	<b>23109525</b>	<b>2800199</b>
	<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>	<b>80015567</b>	<b>100738943</b>
	<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>	<b>103125092</b>	<b>103539142</b>

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

