

## PERIODIC DISCLOSURES

## FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer: Navi General Insurance Limited

(Formerly known as DHFL General Insurance Limited)

IRDAI Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275



## Receipts and Payments A/c (direct basis)

Year ended March 31, 2020

(₹ '000)

Particulars	For the Year ended March 31, 2020	For the Year ended March 31, 2019
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	19,10,689	26,59,341
Other receipts	188	47
Payments to the re-insurers, net of commissions and claims	(3,69,425)	(4,64,096)
Payments to co-insurers, net of claims recovery	(26,597)	36,480
Payments of claims (net of salvage)	(3,70,136)	(1,00,740)
Payments of commission and brokerage	(1,38,669)	(3,67,349)
Payments of other operating expenses	(13,24,445)	(13,70,618)
Deposits, advances and staff loans	304	27,229
Income taxes paid (Net)	19	(18)
GST/Service tax paid	(60,048)	(1,51,445)
<b>Cash flows before extraordinary items</b>	<b>(3,78,120)</b>	<b>2,68,831</b>
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>(3,78,120)</b>	<b>2,68,831</b>
<b>Cash flows from investing activities:</b>		
Purchases of investments	(80,79,254)	(91,95,644)
Sales of investments	67,86,033	94,36,060
Investment Income	1,51,044	1,47,048
Purchase of intangible assets and property, plant and equipment	2,87,303	(6,05,780)
<b>Net cash flow from investing activities</b>	<b>(8,54,874)</b>	<b>(2,18,316)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	12,00,000	-
<b>Net cash flow from financing activities</b>	<b>12,00,000</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents:</b>	<b>(32,994)</b>	<b>50,515</b>
Cash and cash equivalents at the beginning of the year	85,196	34,681
Cash and cash equivalents at the end of the year	52,202	85,196