

RECEIPTS AND PAYMENTS ACCOUNT
CASH FLOW STATEMENT AS AT 31ST MARCH,2009 IN RESPECT OF TOTAL BUSINE

	PARTICULARS	TOTAL CURRENT YEAR
	<u>CASH FLOW FROM OPERATING ACTIVITES</u>	
	INFLOW	
1	PREMIUM INCOME (NET)	1569495586
2	OTHER INCOME & INCREASE / (DECREASE) IN PREMIUM DEPOSITS	7620092
A)	TOTAL INFLOW (A)	1577115678
	OUTFLOW	
4	OPERATING EXPENSE & COMMISSION	(145396938)
5	BENEFITS PAID	(522950580)
6	DECREASE IN UNIT CAPITAL	(187239170)
7	DECREASE IN ADVANCES /DEPOSITS	(93095315)
B)	TOTAL OUTFLOW (B)	(948682003)
	CASH GENERATED FROM OPERATIONS (A) - (B)	628433675
8	LESS: INCOME TAX PAID	(37746224)
9	BONUS PAID TO POLICYHOLDERS	(7722299)
10	DIVIDEND PAID TO SHAREHOLDERS	(8295897)
	NET CASH GENERATED FROM OPERATING ACTIVITIES	574669255
	<u>CASH FLOW FROM INVESTING ACTIVITIES</u>	
11	PURCHASE OF FIXED ASSETS (NET OF SALES)	(8621092)
12	PURCHASE OF INVESTMENTS (NET OF SALES)	(1079825428)

13	INTEREST & DIVIDEND INCOME	509305928
	NET CASH UTILISED IN INVESTING ACTIVITIES	(579140592)
	NET INCREASE IN CASH & CASH EQUIVALENTS	(4471337)
	CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	177397693
	CASH & CASH EQUIVALENTS AT THE END OF THE YEAR	172926356

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

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(Rs. '000).

TOTAL PREVIOUS YEAR
1495067999
1069009
1496137008
(168855356)
(563899595)
(14495980)
3259485
(743991446)
752145562
(37999190)
(10730870)
(7578088)
695837414
(7141379)
(1095972626)

451693586
(651420419)
44416995
132980698
177397693