

## Go Digit General Insurance Limited

Form NL 20 : Receipts and payments account

For the year ended and as on 31 March 2020

₹ in thousands

Particulars	For the year ended 31 March 2020	For the year ended 31 March 2019
<b>Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	2,79,71,807	1,14,07,929
Payments to / from re-insurers, net of commission and claims	(8,38,096)	5,05,073
Payments to / from co-insurers, net of claims	6,34,747	598
Payments of claims	(30,84,856)	(6,43,397)
Payments of commission and brokerage	(6,91,657)	(2,37,839)
Payments of other operating expenses	(86,97,041)	(32,74,220)
Deposits, advances and staff loans, net	(23,609)	(2,764)
Income taxes paid, net	-	-
Goods and services tax paid, net (including erstwhile service tax)	(32,81,740)	(13,14,911)
Cash flows before extraordinary items	1,19,89,554	64,40,467
Cash flows from extraordinary items	-	-
<b>Net cash flows from operating activities (A)</b>	<b>1,19,89,554</b>	<b>64,40,467</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(7,65,697)	(1,08,710)
Proceeds from sale of fixed assets	-	-
Purchase of investments	(7,92,51,021)	(1,55,80,233)
Sale of investments/ redemption	5,75,43,594	64,43,213
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	13,81,798	2,94,368
Investment in money market instruments and liquid mutual funds, net	5,18,749	(14,49,950)
Expenses related to investments	117	(1,096)
<b>Net cash flows from investing activities (B)</b>	<b>(2,05,72,459)</b>	<b>(1,04,02,410)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of share capital, net of share issue expenses	81,95,837	47,50,000
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	-	-
<b>Net cash flows from financing activities (C)</b>	<b>81,95,837</b>	<b>47,50,000</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>	<b>(3,87,068)</b>	<b>7,88,058</b>
Cash and cash equivalents at the beginning of the year	11,29,600	3,41,542
Cash and cash equivalents at the end of the year	<b>7,42,532</b>	<b>11,29,600</b>