

**Go Digit General Insurance Limited**  
*(formerly known as Oben General Insurance Limited)*

Form NL 20 : Receipts and payments account

For the year ended and as on 31 March 2019

₹ in thousands

Particulars	As on 31 Mar 2019	As on 31 Mar 2018
<b>Cash flows from operating activities</b>		
Premium received from policyholders, including advance receipts	1,14,07,929	9,31,033
Payments to / from re-insurers, net of commission and claims	5,05,073	(1,09,062)
Payments to / from co-insurers, net of claims	598	1,34,078
Payments of claims	(6,43,397)	(2,913)
Payments of commission and brokerage	(2,37,839)	(8,354)
Payments of other operating expenses	(32,74,220)	(7,07,150)
Deposits, advances and staff loans, net	(2,764)	(24,667)
Income taxes paid, net	-	(50)
Goods and services tax paid, net (including erstwhile service tax)	(13,14,914)	(59,570)
Cash flows before extraordinary items	64,40,466	1,53,345
Cash flows from extraordinary items	-	-
<b>Net cash flows from operating activities (A)</b>	<b>64,40,466</b>	<b>1,53,345</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(1,08,710)	(53,969)
Proceeds from sale of fixed assets	-	-
Purchase of investments	(1,55,80,233)	(49,37,107)
Sale of investments/ redemption	64,43,213	17,25,008
Loans disbursed	-	-
Repayments received	-	-
Rent / Interests / Dividend received	2,94,368	48,352
Investment in money market instruments and liquid mutual funds, net	(14,49,950)	(17,593)
Expenses related to investments	(1,096)	(918)
<b>Net cash flows from investing activities (B)</b>	<b>(1,04,02,408)</b>	<b>(32,36,227)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issue of share capital, net of share issue expenses	47,50,000	34,10,000
Proceeds from borrowings	-	-
Repayments of borrowings	-	-
Interest / dividends paid	-	-
<b>Net cash flows from financing activities (C)</b>	<b>47,50,000</b>	<b>34,10,000</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>	<b>7,88,058</b>	<b>3,27,118</b>
Cash and cash equivalents at the beginning of the year	3,41,542	14,424
Cash and cash equivalents at the end of the year	<b>11,29,600</b>	<b>3,41,542</b>