

Royal Sundaram Alliance Insurance Company Limited

Registration No. and Date of Registration with the IRDA: 102/23.10.2000

(₹ '000)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2012

Particulars	March 31, 2012	March 31, 2011
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	14,998,493	11,605,852
Other receipts	1,361	606
Payments to the re-insurers, net of commissions and claims	(565,874)	1,084,782
Payments to co-insurers, net of claims recovery	424	(318)
Payments of claims	(7,309,363)	(5,616,335)
Payments of commission and brokerage	(684,979)	(610,862)
Payments of other operating expenses	(3,362,110)	(2,959,212)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(13,662)	18,601
Income taxes paid (Net)	(27)	(35,036)
Service tax paid		
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	<u>3,064,263</u>	<u>3,488,078</u>
Cash flows from investing activities		
Purchase of fixed assets	(71,929)	(55,025)
Proceeds from sale of fixed assets	231	866
Purchases of investments	(5,307,377)	(5,941,144)
Loans disbursed	-	-
Sales of investments	2,737,764	1,864,341
Repayments received		
Rents/Interests/Dividends received	1,143,704	802,455
Investments in money market instruments and in liquid mutual funds (Net)	(1,955,827)	(758,999)

Expenses related to investments	(2,332)	(1,893)
Net cash flow from investing activities	<u>(3,455,766)</u>	<u>(4,089,399)</u>
Cash flows from financing activities		
Proceeds from issuance of share capital	640,000	650,000
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities	640,000	650,000
Effect of Foreign exchange rates on Cash and Cash Equivalents, net		
	<u>(1,029)</u>	<u>182</u>
Net increase in cash and cash equivalents:	247,468	48,861
Cash and Cash equivalents at the beginning of the year	<u>453,891</u>	<u>405,030</u>
Cash and cash equivalents at the end of the year	<u><u>701,359</u></u>	<u><u>453,891</u></u>