

PERIODIC DISCLOSURES
FORM NL-20-RECEIPTS AND PAYMENT SCHEDULE


ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date:

31-Mar-16

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

| <i>Particulars</i> | <i>As at 31st March 2016</i> | <i>As at 31st March 2015</i> |
|---|------------------------------|------------------------------|
| | <i>(Rs. '000)</i> | <i>(Rs. '000)</i> |
| Cash flows from operating activities | | |
| Premium received from policyholders, including advance receipts | 1,94,92,534 | 1,79,39,083 |
| Other receipts | 3,035 | 12,217 |
| Payments to the re-insurers, net of commissions and claims | (7,90,487) | (3,22,741) |
| Payments to co-insurers, net of claims recovery | (5,796) | (5,379) |
| Payments of claims | (1,06,20,497) | (98,88,333) |
| Payments of commission and brokerage | (9,62,072) | (8,91,007) |
| Payments of other operating expenses | (44,11,992) | (42,35,461) |
| Preliminary and pre-operative expenses | - | - |
| Deposits, advances and staff loans | (2,197) | 865 |
| Income taxes paid (Net) | (1,27,747) | (1,53,489) |
| Service tax paid | (23,97,260) | (18,07,505) |
| Other payments | (1,820.00) | (1,120.00) |
| Cash flows before extraordinary items | - | - |
| Cash flow from extraordinary operations | - | - |
| Net cash flow from operating activities | 1,75,701 | 6,47,130 |
| Cash flows from investing activities | | |
| Purchase of fixed assets | (1,08,680) | (1,00,259) |
| Proceeds from sale of fixed assets | 4,268 | 723 |
| Purchases of investments | (1,04,26,124) | (1,35,45,846) |
| Loans disbursed | - | - |
| Sales of investments | 84,42,103 | 92,18,613 |
| Repayments received | - | - |
| Rents/Interests/Dividends received | 21,94,108 | 19,57,883 |
| Investments in money market instruments and in liquid mutual funds (Net) | (1,92,742) | 18,19,993 |
| Expenses related to investments | (3,595) | (3,774) |
| Net cash flow from investing activities | (90,662) | (6,52,667) |
| Cash flows from financing activities | | |
| Proceeds from issuance of share capital | - | - |
| Proceeds from borrowing | - | - |
| Repayments of borrowing | - | - |
| Interest/dividends paid | - | - |
| Net cash flow from financing activities | - | - |
| Effect of Foreign exchange rates on Cash and Cash Equivalents, net | (148) | (548) |
| Net increase in cash and cash equivalents: | 84,891 | (6,085) |
| Cash and Cash equivalents at the beginning of the year | 4,96,915 | 5,03,000 |
| Cash and cash equivalents at the end of the year | 5,81,806 | 4,96,915 |