

PERIODIC DISCLOSURES
FORM NL-20-RECEIPTS AND PAYMENT SCHEDULE

Royal Sundaram General Insurance Co Limited

(Formerly known as Royal Sundaram Alliance Insurance Co Ltd)

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

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RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

Particulars	As at 31st March 2019	As at 31st March 2018
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	36,983,007	30,722,200
Other receipts	5,017	8,253
Payments to the re-insurers, net of commissions and claims	(3,543,467)	(1,241,428)
Payments to co-insurers, net of claims recovery	25,649	(6,235)
Payments of claims	(15,327,573)	(13,390,851)
Payments of commission and brokerage	(2,425,565)	(1,747,624)
Payments of other operating expenses	(4,256,124)	(5,479,739)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(59,105)	(33,023)
Income taxes paid (Net)	(1,464,928)	(1,052,585)
Service tax paid	(5,330,026)	(4,437,031)
Other payments	(375.00)	10,676
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	4,606,510	3,352,613
Cash flows from investing activities		
Purchase of fixed assets	(135,678)	(103,024)
Proceeds from sale of fixed assets	103	129
Purchases of investments	(17,162,450)	(17,761,821)
Loans disbursed	-	-
Sales of investments	9,189,931	8,584,558
Repayments received	-	-
Rents/Interests/Dividends received	3,389,722	2,608,563
Investments in money market instruments and in liquid mutual funds (Net)	317,655	157,241
Expenses related to investments	(16,151)	(13,898)
Net cash flow from investing activities	(4,416,868)	(6,528,252)
Cash flows from financing activities		
Proceeds from issuance of share capital	-	2,950,000
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(109,608)	(106,802)
Net cash flow from financing activities	(109,608)	2,843,198
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	(443)	(169)
Net increase in cash and cash equivalents:	79,591	(119,006)
Cash and Cash equivalents at the beginning of the year	655,351	774,356
Cash and cash equivalents at the end of the year	734,942	655,351