

PERIODIC DISCLOSURES
FORM NL-20-RECEIPTS AND PAYMENT SCHEDULE



Royal Sundaram General Insurance Co Ltd

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

('000)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

Particulars	As at 31st March 2020	As at 31st March 2019
Cash flows from operating activities		
Receipts from policyholders, including advance receipts & GST	41,215,456	36,983,007
Other receipts	6,821	5,017
Payments to the re-insurers, net of commissions and claims	(2,463,629)	(3,543,467)
Payments to co-insurers, net of claims recovery	(80,345)	25,649
Payments of claims	(20,326,704)	(15,327,573)
Payments of commission and brokerage	(3,218,758)	(2,859,429)
Payments of other operating expenses	(4,384,039)	(3,822,260)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(9,453)	(59,105)
Income taxes paid (Net)	(719,700)	(1,464,928)
GST paid	(5,562,445)	(5,330,026)
Other payments	(8,440)	(375)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	4,448,765	4,606,511
Cash flows from investing activities		
Purchase of fixed assets	(86,818)	(135,678)
Proceeds from sale of fixed assets	47	103
Purchases of investments	(30,918,281)	(17,162,450)
Loans disbursed	-	-
Sales of investments	23,702,649	9,189,931
Repayments received	-	-
Rents/Interests/Dividends received	3,868,214	3,389,722
Investments in money market instruments and in liquid mutual funds (Net)	(1,032,836)	317,655
Expenses related to investments	(16,529)	(16,151)
Net cash flow from investing activities	(4,483,554)	(4,416,868)
Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(104,970)	(109,608)
Net cash flow from financing activities	(104,970)	(109,608)
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	(391)	(443)
Net increase in cash and cash equivalents:	(140,151)	79,591
Cash and Cash equivalents at the beginning of the year	734,942	655,351
Cash and cash equivalents at the end of the year	594,791	734,942