

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

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RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021

Particulars	As at 31st March 2021	As at 31st March 2020
Cash flows from operating activities		
Receipts from policyholders, including advance receipts & GST	33,530,054	41,215,456
Other receipts	9,884	6,821
Payments to the re-insurers, net of commissions and claims	(2,889,300)	(2,463,629)
Payments to co-insurers, net of claims recovery	(67,038)	(80,345)
Payments of claims	(15,566,556)	(20,326,704)
Payments of commission and brokerage	(2,970,528)	(3,218,758)
Payments of other operating expenses	(4,590,774)	(4,384,039)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(21,601)	(9,453)
Income taxes paid (Net)	(753,773)	(719,700)
GST paid	(5,100,932)	(5,562,445)
Other payments	(3,153)	(8,440)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	1,576,283	4,448,765
Cash flows from investing activities		
Purchase of fixed assets	(112,544)	(86,818)
Proceeds from sale of fixed assets	121	47
Purchases of investments	(29,594,332)	(30,918,281)
Loans disbursed	-	-
Sales of investments	23,263,859	23,702,649
Repayments received	-	-
Rents/Interests/Dividends received	4,208,904	3,868,214
Investments in money market instruments and in liquid mutual funds (Net)	925,472	(1,032,836)
Expenses related to investments	(17,967)	(16,529)
Net cash flow from investing activities	(1,326,487)	(4,483,554)
Cash flows from financing activities		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(107,613)	(104,970)
Net cash flow from financing activities	(107,613)	(104,970)
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	(636)	(391)
Net increase in cash and cash equivalents:	141,547	(140,151)
Cash and Cash equivalents at the beginning of the year	594,791	734,942
Cash and cash equivalents at the end of the year	736,338	594,791