

NL-20-RECEIPTS AND PAYMENT SCHEDULE

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, 2011

Particulars	March 31, 2011	March 31, 2010
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	11,605,852	9,381,966
Other receipts	606	1,359
Payments to the re-insurers, net of commissions and claims	1,084,782	(976,805)
Payments to co-insurers, net of claims recovery	(318)	9,884
Payments of claims	(5,616,335)	(4,702,678)
Payments of commission and brokerage	(610,862)	(649,082)
Payments of other operating expenses	(2,959,212)	(2,195,637)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans	18,601	(24,199)
Income taxes paid (Net)	(35,036)	(198,434)
Service tax paid		
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	<u>3,488,078</u>	<u>646,374</u>
Cash flows from investing activities		
Purchase of fixed assets	(55,025)	(79,468)
Proceeds from sale of fixed assets	866	385
Purchases of investments	(5,941,144)	(7,868,310)
Loans disbursed	-	-
Sales of investments	1,864,341	6,628,726
Repayments received		

Rents/Interests/Dividends received	802,455	782,269
Investments in money market instruments and in liquid mutual funds (Net)	(758,999)	(87,267)
Expenses related to investments	(1,893)	(1,566)
Net cash flow from investing activities	<u>(4,089,399)</u>	<u>(625,231)</u>
Cash flows from financing activities		
Proceeds from issuance of share capital	650,000	0
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities	650,000	0
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	<u>182</u>	<u>1,509</u>
Net increase in cash and cash equivalents:	48,861	22,652
Cash and Cash equivalents at the beginning of the year	<u>405,030</u>	<u>382,378</u>
Cash and cash equivalents at the end of the year	<u>453,891</u>	<u>405,030</u>