

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

(Rs. '000)

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010

Particulars	March 31, 2010	March 31, 2009
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	9,381,966	8,144,013
Other receipts	1,359	3,849
Payments to the re-insurers, net of commissions and claims	(976,805)	(774,670)
Payments to co-insurers, net of claims recovery	9,884	(8,556)
Payments of claims	(4,702,678)	(4,099,424)
Payments of commission and brokerage	(649,082)	(591,057)
Payments of other operating expenses	(2,195,637)	(1,962,907)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans	(24,199)	(6,047)
Income taxes paid (Net)	(198,434)	15,770
Service tax paid		(1,263)
Other payments		3,145
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	646,374	722,853
Cash flows from investing activities		
Purchase of fixed assets	(79,468)	(90,028)
Proceeds from sale of fixed assets	385	1,226
Purchases of investments	(7,868,310)	(6,704,111)
Loans disbursed	-	-
Sales of investments	6,628,726	4,542,262
Repayments received		
Rents/Interests/Dividends received	782,269	635,498
Investments in money market instruments and in liquid mutual funds (Net)	(87,267)	(46,864)
Expenses related to investments	(1,566)	(1,133)
Net cash flow from investing activities	(625,231)	(1,663,150)
Cash flows from financing activities		
Proceeds from issuance of share capital		400,000
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities	0	400,000
Effect of Foreign exchange rates on Cash and Cash Equivalents. net		
	1,509	(262)
Net increase in cash and cash equivalents:	22,652	(540,559)
Cash and Cash equivalents at the beginning of the year	382,378	922,937
Cash and cash equivalents at the end of the year	405,030	382,378