

Name of the Insurer : Shriram Life Insurance Company Limited  
Registration No: 128  
Date of Registration with IRDA :17th November 2005

**Receipts and Payments Account for the Year ended 31<sup>st</sup> March 2020**

(Rs in '000)

Particulars	2019-20	2018-19
<b>Cash Flow from operating activities</b>		
Premium received from policyholders, including advance receipts	1661 75 80	1691 00 31
Other receipts :		
Proposal Deposits	9 30 64	(9 75 69)
Policy Deposits	(19 37 98)	(26 36 25)
Investment Income	267 33 30	197 39 93
Linked Income	12 81 93	14 42 01
Misc.Income	6 36 70	7 45 46
Payments to the re-insurers, net of commissions and claims/ Benefits	(4 97 81)	(4 12 23)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(500 33 36)	(571 31 28)
Payments of commission and brokerage	(116 74 02)	(95 96 06)
Payments of other operating expenses	(495 97 48)	(469 88 89)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(7 81 72)	(53 60 22)
Income taxes paid (Net)	(24 57 91)	(24 04 97)
Service tax paid	(2 94 41)	(3 56 06)
Other payments	(20 81 81)	(126,533.91)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>764 01 87</b>	<b>639 00 73</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(21 31 01)	(35 92 38)
Sale of fixed assets	2 64 89	5 21 02
Purchases of investments	(1345 96 64)	(928 43 90)
Loans disbursed		
Sales of investments	579 61 86	287 56 47
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments		
<b>Net cash flow from investing activities</b>	<b>(785 00 90)</b>	<b>(671 58 80)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	1 01 26	50 78
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid	(9 32 75)	(17 93 75)
Dividend Distribution Tax Paid	(1 91 73)	(3 68 71)
<b>Net cash flow from financing activities</b>	<b>(10 23 22)</b>	<b>(21 11 68)</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	<b>(31 22 25)</b>	<b>(53 69 75)</b>
Cash and cash equivalents at the beginning of the year	146 47 49	200 17 24
<b>Cash and cash equivalents at the end of the year</b>	<b>115 25 23</b>	<b>146 47 49</b>

\*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).