

Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

Particulars	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
	(₹ '000)	(₹ '000)
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	28,433,791	22,458,288
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	596,827	(1,338,006)
Payments to co-insurers, net of claims recovery	58,221	(369,520)
Payments of claims	(13,583,560)	(8,490,704)
Payments of commission and brokerage	(2,788,179)	(2,276,606)
Payments of other operating expenses	(6,958,744)	(5,663,236)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(30,699)	(21,220)
Income taxes paid (Net)	(3,628)	134
Service tax / GST paid	(2,382,065)	(1,873,527)
Other payments	-	-
Cash flows before extraordinary items	3,341,963	2,425,602
Cash flow from extraordinary operations		
Net cash flow from Operating activities	3,341,963	2,425,602
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(171,405)	(249,494)
Proceeds from sale of fixed assets	632	452
Purchases of investments	(6,236,870)	(5,749,948)
Loans disbursed	-	-
Sales of investments	1,986,184	1,382,203
Repayments received	-	-
Rents/Interests/ Dividends received	1,144,594	768,177
Investments in money market instruments and in liquid mutual funds (Net)	(490,796)	637,200
Expenses related to investments	-	-
Net cash flow from Investing activities	(3,767,662)	(3,211,410)
Cash flows from Financing activities:		
Proceeds from issuance of share capital (including share application money)	587,551	937,200
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	587,551	937,200
Effect of foreign exchange rates on cash and cash equivalents, net	(5,649)	4,525
Net increase in cash and cash equivalents:	156,203	155,918
Cash and cash equivalents at the beginning of the year	402,372	246,453
Cash and cash equivalents at the end of the year	558,574	402,372