

**FORM L-23-RECEIPT AND PAYMENTS SCHEDULE
RELIANCE LIFE INSURANCE COMPANY LIMITED
RECEIPTS AND PAYMENTS ACCOUNT AS AT 31st MARCH, 2021**

(₹ '000)

| Particulars | 31st MARCH, 2021 | 31st MARCH, 2020 |
|--|-----------------------------|-----------------------------|
| Cash Flows from the operating activities: | | |
| Premium received from policyholders, including advance receipts | 4,62,91,415 | 4,27,23,577 |
| Other receipts | 79,773 | 1,34,140 |
| Payments to the re-insurers, net of commissions and claims/ Benefits | 15,428 | (1,41,296) |
| Payments of claims/benefits | (2,70,97,949) | (3,03,02,013) |
| Payments of commission and brokerage | (14,58,510) | (17,94,575) |
| Payments of other operating expenses | (92,31,865) | (1,00,02,190) |
| Deposits, advances and staff loans | 11,188 | (74,616) |
| Income taxes paid (Net) | 2,516 | (24,925) |
| Service tax paid | (3,28,907) | (3,21,187) |
| Cash flows before extraordinary items | 82,83,089 | 1,96,915 |
| Cash flow from extraordinary operations | - | - |
| Net cash flow from operating activities | 82,83,089 | 1,96,915 |
| Cash flows from investing activities: | | |
| Purchase of fixed assets | (4,00,928) | (3,61,215) |
| Proceeds from sale of fixed assets | 1,525 | 431 |
| Purchases of investments | (10,71,78,336) | (16,86,92,576) |
| Loans (disbursed) / repayment received | - | - |
| Loans against policies | (2,45,528) | (2,19,631) |
| Sales of investments | 8,42,36,262 | 15,51,51,777 |
| Repayments received of Loans against policies | 1,11,169 | 70,647 |
| Rents/Interests/ Dividends received | 1,33,53,984 | 1,22,42,850 |
| Investments in money market instruments and in liquid mutual funds (Net) | 24,55,415 | 11,18,513 |
| Expenses related to investments | (13,004) | (15,405) |
| Net cash flow from investing activities | (76,79,441) | (7,04,609) |
| Cash flows from financing activities: | | |
| Proceeds from issuance of share capital | - | - |
| Proceeds of Share Premium from issuance of share capital | - | - |
| Loans (disbursed) / repayment received | - | - |
| Final dividend paid | - | - |
| Dividend distribution tax | - | - |
| Net cash flow from financing activities | - | - |
| Effect of foreign exchange rates on cash and cash equivalents, net | (124) | (696) |
| Net increase in cash and cash equivalents: | 6,03,524 | (5,08,390) |
| Cash and cash equivalents at the beginning of the year | 23,43,707 | 28,52,097 |
| Cash and cash equivalents at the end of the year | 29,47,231 | 23,43,707 |
| Net increase in cash and cash equivalents: | 6,03,524 | (5,08,390) |