

## ECGC Limited

CIN: U74999MH1957GOI010918

## Receipts &amp; Payments Account / (Cash Flow Statement) for the year ended 31st March, 2020

(₹ '000)

	Particulars	2019-20	2018-19
<b>A</b>	<b>CASH FLOW FROM OPERATING ACTIVITY</b>		
1	Premium received from policyholder including advance receipts	1166,68,09.01	1291,09,27.54
2	Other Receipts / Recoveries / Fees	141,32,09.10	132,26,61.48
3	Payments to reinsurers net of commission and claims	(43,10,78.85)	(41,02,62.61)
4	Payments of Claims	(409,06,38.16)	(1013,30,71.71)
5	Payments of Commission & Brokerage	(5,57,16.18)	(4,06,71.04)
6	Payments of Other operating expenses	(262,44,17.91)	(193,34,10.79)
7	Deposits, Advances & Staff Loan	(91,20,24.91)	(12,42,88.84)
8	Income Tax Paid (Net)	(156,64,37.80)	542,60,86.32
9	GST Paid	(2,20,54.64)	(2,64,24.10)
10	Other Paymens/ Collection (net)	(19,90,41.52)	(10,77,15.22)
	<b>Cash Flow before extra ordinary items</b>	<b>317,86,08.14</b>	<b>688,38,31.03</b>
11	<b>Cash Flow from extra ordinary operations</b>	-	-
	<b>Net Cash Flow from Operating Activities (A)</b>	<b>317,86,08.14</b>	<b>688,38,31.03</b>
<b>B</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
1	Addition to Fixed Assets (including capital work in progress)	(38,89,88.49)	(44,68,01.95)
2	Proceeds from Sale of Fixed Assets	5,03.72	1,43.56
3	Net of Purchase and Sale of Investments	(1371,75,62.53)	(1693,55,48.49)
4	Rent / Interest / Dividends Received	794,00,04.32	716,04,57.51
5	Investments in money market instruments and in liquid mutual funds	-	-
6	Expenses related to investments	(84,47.83)	(96,82.82)
	<b>Net Cash Flow from Investing Activities (B)</b>	<b>(617,44,90.81)</b>	<b>(1023,14,32.19)</b>
<b>C</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
1	Proceeds from issuance of share capital (Includes Advance Received for Share Capital)	800,00,00.00	500,00,00.00
2	Interest / Dividend paid	(60,00,00.00)	(15,00,00.00)
3	Dividend Distribution Tax	(12,33,31.76)	(3,08,32.94)
	<b>Net Cash Flow from Financing Activities (C)</b>	<b>727,66,68.24</b>	<b>481,91,67.06</b>
<b>D</b>	<b>Effect of foreign exchange rates on Cash and Cash equivalents, net</b>	<b>(2,12.39)</b>	<b>(2,27.60)</b>
	<b>Net Cash Flow (A+B+C+D)</b>	<b>428,05,73.18</b>	<b>147,13,38.30</b>
<b>E</b>	<b>Net increase in Cash and Cash equivalents:</b>		
1	-- at the beginning of the year	<b>651,99,97.87</b>	<b>504,86,59.57</b>
2	-- at the end of the year	<b>1080,05,71.05</b>	<b>651,99,97.87</b>
	<b>Change in Cash and Cash equivalent</b>	<b>428,05,73.18</b>	<b>147,13,38.30</b>