

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd

Registration No.102 and Date of Registration with the IRDAI:23.10.2000



(Amount in Rs. Lakhs)		
Particulars	FY 2021-22	FY 2020-21
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	3,46,159	3,35,301
Other receipts	141	99
Payments to the re-insurers, net of commissions and claims	(23,136)	(28,893)
Payments to co-insurers, net of claims recovery	(169)	(670)
Payments of claims	(1,80,292)	(1,55,666)
Payments of commission and brokerage	(31,177)	(29,705)
Payments of other operating expenses	(56,844)	(45,908)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(649)	(216)
Income taxes paid (Net)	(2,116)	(7,538)
Good & Service tax paid	(51,976)	(51,009)
Other payments	34	(32)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(25)	15,763
Cash flows from investing activities:		
Purchase of fixed assets	(782)	(1,125)
Proceeds from sale of fixed assets	5	1
Purchases of investments	(3,39,221)	(2,95,943)
Loans disbursed	-	-
Sales of investments	2,97,066	2,32,639
Repayments received	-	-
Rents/Interests/ Dividends received	44,485	42,089
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(5,023)	9,255
Expenses related to investments	(225)	(180)
Net cash flow from investing activities	(3,696)	(13,265)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	12,600	-
Repayments of borrowing	(10,000)	-
Interest/dividends paid	(1,056)	(1,076)
Net cash flow from financing activities	1,544	(1,076)
Effect of foreign exchange rates on cash and cash equivalents, net	(12)	(6)
Net increase in cash and cash equivalents:	(2,190)	1,415
Cash and cash equivalents at the beginning of the year	7,363	5,948
Cash and cash equivalents at the end of the year	5,174	7,363