

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


Particulars	(Amount in Rs. Lakhs)	
	FY 2022-23	FY 2021-22
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,22,697	3,46,159
Other receipts	151	141
Payments to the re-insurers, net of commissions and claims	(25,327)	(23,136)
Payments to co-insurers, net of claims recovery	(122)	(169)
Payments of claims	(2,04,952)	(1,80,292)
Payments of commission and brokerage	(33,022)	(31,177)
Payments of other operating expenses	(73,366)	(56,844)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(82)	(624)
Income taxes paid (Net)	(3,583)	(2,116)
Good & Service tax paid	(59,085)	(51,976)
Other payments	(16)	34
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	23,294	(0)
Cash flows from investing activities:		
Purchase of fixed assets	(2,246)	(782)
Proceeds from sale of fixed assets	19	5
Purchases of investments	(2,34,259)	(3,39,221)
Loans disbursed	-	-
Sales of investments	1,61,857	2,97,066
Repayments received	-	-
Rents/Interests/ Dividends received	49,041	44,485
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	11,369	(5,023)
Expenses related to investments	(304)	(225)
Net cash flow from investing activities	(14,522)	(3,696)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	12,600
Repayments of borrowing	-	(10,000)
Interest/dividends paid	(3,705)	(1,056)
Net cash flow from financing activities	(3,705)	1,544
Effect of foreign exchange rates on cash and cash equivalents, net	(24)	(12)
Net increase in cash and cash equivalents:	5,043	(2,165)
Cash and cash equivalents at the beginning of the year	5,199	7,363
Cash and cash equivalents at the end of the year	10,242	5,199