

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULEName 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 2023-24	FY 2022-23
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	4,68,069	4,22,697
Other receipts	219	151
Payments to the re-insurers, net of commissions and claims	(41,639)	(25,327)
Payments to co-insurers, net of claims recovery	(2,272)	(122)
Payments of claims	(2,06,668)	(2,04,952)
Payments of commission and brokerage	(74,941)	(33,022)
Payments of other operating expenses	(44,401)	(73,366)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(30)	(82)
Income taxes paid (Net)	(3,282)	(3,583)
Good & Service tax paid	(63,720)	(59,085)
Other payments	35	(16)
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	31,369	23,294
Cash flows from investing activities:		
Purchase of fixed assets	(2,121)	(2,246)
Proceeds from sale of fixed assets	18	19
Purchases of investments	(3,55,658)	(2,34,259)
Loans disbursed	-	-
Sales of investments	2,79,040	1,61,857
Repayments received	-	-
Rents/Interests/ Dividends received	55,989	49,041
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	(2,046)	11,369
Expenses related to investments	(318)	(304)
Net cash flow from investing activities	(25,097)	(14,522)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	(4,142)	(3,705)
Net cash flow from financing activities	(4,142)	(3,705)
Effect of foreign exchange rates on cash and cash equivalents, net	(13)	(24)
Net increase in cash and cash equivalents:	2,117	5,043
Cash and cash equivalents at the beginning of the year	10,242	5,199
Cash and cash equivalents at the end of the year	12,359	10,242