

FORM NL-3-B-BS

Name of the Insurer: Kshema General Insurance Limited

Registration No. 162 and Date of Registration with the IRDAI January 11, 2023

BALANCE SHEET AS AT September 30, 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At September 30, 2024	As At September 30, 2023 (Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	11,128.76	11,128.76
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	9,697.54	(1,132.25)
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		0.16	-
-Policyholders' Funds		1.95	-
BORROWINGS	NL-11	-	-
TOTAL		20,828.42	9,996.51
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	8,788.20	504.06
INVESTMENTS-Policyholders	NL-12A	42,112.44	5,789.21
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,382.29	894.03
DEFERRED TAX ASSET (Net)		(135.70)	360.19
CURRENT ASSETS			
Cash and Bank Balances	NL-15	183.94	9,624.21
Advances and Other Assets	NL-16	17,516.68	23,462.32
Sub-Total (A)		17,700.62	33,086.52
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	48,300.11	9,525.00
PROVISIONS	NL-18	4,719.33	21,112.50
Sub-Total (B)		53,019.44	30,637.50
NET CURRENT ASSETS (C) = (A - B)		(35,318.81)	2,449.02
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		20,828.42	9,996.51

CONTINGENT LIABILITIES

Particulars	As At September 30, 2024	As At September 30, 2023 (Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	-	-