

FORM NL-1-B-RA

Name of the Insurer: Kshema General Insurance Limited  
 Registration No. 162 and Date of Registration with the IRDAI January 11, 2023  
 REVENUE ACCOUNT FOR THE PERIOD ENDED ON December 31, 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023
1 Premiums earned (Net)	NL-4	0.01	0.03	-	-	-	-	-	-	22,887.81	49,559.20	25,552.82	35,525.62	22,887.82	49,559.24	25,552.82	35,525.62
2 Profit/ Loss on sale/redemption of Investments		-	-	-	-	-	-	-	-	50.48	168.12	0.26	50.48	168.12	0.26	50.48	168.12
3 Interest, Dividend & Rent – Gross		-	-	-	-	-	-	-	-	444.02	1,324.26	191.40	208.64	444.02	1,324.26	191.40	208.64
4 Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Amortization of Premium/Discount on Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Foreign exchange gain /loss		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Others (please specify)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>0.01</b>	<b>0.03</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,382.31</b>	<b>51,051.59</b>	<b>25,744.22</b>	<b>35,734.51</b>	<b>23,382.32</b>	<b>51,051.62</b>	<b>25,744.22</b>	<b>35,734.51</b>
6 Claims Incurred (Net)	NL-5	0.02	0.02	-	-	-	-	-	-	18,978.12	32,475.39	17,545.47	26,431.17	18,978.14	32,475.41	17,545.47	26,431.17
7 Commission	NL-6	-	-	-	-	-	-	-	-	(511.85)	(1,088.75)	(30.71)	(97.30)	(511.85)	(1,088.75)	(30.71)	(97.30)
8 Operating Expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	4,808.67	11,814.64	2,967.29	4,888.92	4,808.67	11,814.64	2,967.29	4,888.92
9 Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>0.02</b>	<b>0.02</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,274.94</b>	<b>43,201.27</b>	<b>20,482.05</b>	<b>31,222.79</b>	<b>23,274.96</b>	<b>43,201.30</b>	<b>20,482.05</b>	<b>31,222.79</b>
10 Operating Profit/(Loss) C = (A - B)		(0.01)	0.01	-	-	-	-	-	-	107.38	7,850.32	5,262.17	4,511.72	107.36	7,850.33	5,262.17	4,511.72
<b>11 APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		(0.01)	0.01	-	-	-	-	-	-	107.38	7,850.32	5,262.17	4,511.72	107.36	7,850.33	5,262.17	4,511.72
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>(0.01)</b>	<b>0.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>107.38</b>	<b>7,850.32</b>	<b>5,262.17</b>	<b>4,511.72</b>	<b>107.36</b>	<b>7,850.33</b>	<b>5,262.17</b>	<b>4,511.72</b>

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023	For the Quarter ended on December 31, 2024	Up to the Quarter ended on December 31, 2024	For the corresponding Quarter of the previous year ended on December 31, 2023	Up to the corresponding Quarter of the previous year ended on December 31, 2023
Interest, Dividend & Rent	-	-	-	-	-	-	-	-	424.85	1,273.19	191.40	208.64	424.85	1,273.19	191.40	208.64
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	19.17	51.08	-	-	19.17	51.08	-	-
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>444.02</b>	<b>1,324.26</b>	<b>191.40</b>	<b>208.64</b>	<b>444.02</b>	<b>1,324.26</b>	<b>191.40</b>	<b>208.64</b>

\* Term gross implies inclusive of TDS