FORM NL-2-B-PL

Name of the Insurer: Kshema General Insurance Limited

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON December 31, 2024

No.					(Amount in Rs. Lakhs	
(a) Fire Insurance (D.0.1)	Particulars		ended on December 31,	Quarter ended on December 31,	corresponding Quarter of the previous year ended on December 31,	Up to the corresponding Quarter of the previous year ended on December 31, 2023
(c) Marine Insurance (c) Miscellaneous Insurance (d) Marine Insurance (e) Miscellaneous Insurance (f) Miscellaneous Insurance (g) Interest, Dividend & Rent — Gross (g) Interest on sale of investments (g) Interest on Septiment — Interest on	1 OPERATING PROFIT/(LOSS)	NL-1				
C Miscellaneous Insurance 107.38	(a) Fire Insurance		(0.01)	0.01	=	=
INCOME FROM INVESTMENTS (a) Interest, Dividend & Rent - Gross 166.94 489.36 161.89 (b) Profit on sale of investments 2.01 5.89 - (c) (Loss on sale/ redemption of investments) - (c) (Loss on sale/ redemption of investments - (c)	(b) Marine Insurance		-	-	=	=
(a) Interest, Dividend & Rent – Gross (b) Profit on sale of investments (c) (Loss on sale) redemption of investments) (d) Amortization of Premium / Discount on Investments 3 OTHER INCOME (To be specified) TOTAL (A) PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts (c) Others (be specified) TOTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/c (i) Others (Please Specify) (g) Others (Please Specify) TOTAL (B) Profit / (Loss) after tax 169.12 6,193.02 4,060.81 3 Profit / (Loss) after tax 169.13 169.12 6,193.02 4,060.81 3 Profit / (Loss) after tax (b) Final dividend paid (c) Transfer to any Reserves or Other Accounts (b) Expenses or Contractive of Contraction and Contractive Contra	(c) Miscellaneous Insurance		107.38	7,850.32	5,262.17	4,511.72
(a) Interest, Dividend & Rent - Gross (b) Profit on sale of investments (c) (Loss on sale) redemption of investments) (d) Amortization of Premium / Discount on Investments 3 OTHER INCOME (To be specified) TOTAL (A) PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts (c) Others (be specified) TOTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/cc (i) Towards Excess Expenses of Management (iii) Others (please specify) TOTAL (B) Profit / (Loss) after tax 169.12 6,193.02 4,060.81 3 Profit / (Loss) after tax 169.13 169.12 6,193.02 4,060.81 3 Profit / (Loss) after tax (c) Transfer to any Reserves or Other Accounts (to be specified)						
(b) Profit on sale of investments (c) (Loss on sale/ redemption of investments) (d) Amortization of Premium / Discount on Investments 3 OTHER INCOME (To be specified) TOTAL (A) PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts (c) Others (to be specified) TOTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/c (i) Towards Excess Expenses of Management (ii) Others (please specify) (g) Others (please specify) TOTAL (B) Profit / (Loss) after tax 169. 169. 129. 35.34 169. 129. 35.34 169. 120. 35.34 169. 120. 35.34 169. 120. 35.34 170. 36.34 170. 36.34 170. 36.34 170. 36.34 170. 36.34 170. 36.3	2 INCOME FROM INVESTMENTS					
(c) (Loss on sale/ redemption of investments) (d) Amortization of Premium / Discount on Investments	(a) Interest, Dividend & Rent – Gross		166.94	489.36	161.89	459.55
(d) Amortization of Premium / Discount on Investments 3 OTHER INCOME (To be specified) 4 PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts (c) Others (to be specified) 5 OTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (c) Penalties (e) Penalties (f) Contribution to Policyholders' A/c (f) Towards Excess Expenses of Management (ii) Others (please specify) (g) Others (Please specify) (g) Others (Please specify) (g) Others (Please specified) 8 Profit / (Loss) after tax (e) Penalties (e) Provision for Taxation (e) Provision for Taxation (e) Provision for Taxation (e) Pinal dividend paid (e) Pinal dividend p			2.01	5.89	-	
Investments	(c) (Loss on sale/ redemption of investments)			-		
TOTAL (A) 287.58 8,371.82 5,424.06 4			11.27	26.24	-	
TOTAL (A)						
PROVISIONS (Other than taxation) (a) For diminution in the value of investments -	3 OTHER INCOME (To be specified)		-	-	-	
PROVISIONS (Other than taxation) (a) For diminution in the value of investments -	TOTAL (A)		287.58	8,371.82	5,424.06	4,971.2
(a) For diminution in the value of investments (b) For doubtful debts (c) Others (to be specified) 5 OTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/c (i) Towards Excess Expenses of Management (ii) Others (please specify) (g) Others (please specify) TOTAL (B) 8 Profit / (Loss) Before Tax 9 APPROPRIATIONS (a) Interin dividends paid during the year (b) Final dividend paid (c) Transfer to any Reserves or Other Accounts (to be specified) 1						
(b) For doubtful debts (c) Others (to be specified) 5 OTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/c (i) Towards Excess Expenses of Management (ii) Others (please specify) TOTAL (B) 7 Provision for Taxation 8 3.12 2,143.46 1,363.25 8 Profit / (Loss) after tax 16 1,100 and Reserves or Other Accounts (to be specified) (c) Transfer to any Reserves or Other Accounts (to be specified)						
(c) Others (to be specified) 5 OTHER EXPENSES (a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt (d) Expenses towards CSR activities (e) Penalties (f) Contribution to Policyholders' A/c (i) Towards Excess Expenses of Management (ii) Others (please specify) (g) Others (Please specify) TOTAL (B) 5 Profit/(Loss) Before Tax (252.24 8,336.48 5,424.06 7) 6 Profit/(Loss) after tax (10 September 1 (Loss) after tax (11 Contribution to Policyholders' A/c (12 Contribution to Policyholders' A/c (13 Contribution to Policyholders' A/c (14 Contribution to Policyholders' A/c (15 Contribution to Policyholders' A/c (16 Contribution to Policyholders' A/c (17 Contribution to Policyholders' A/c (18 Contribution to Policyholders' A/c (19 Contribution to Policyholders' A/c (10 Contribution to Policyholders' A/c (15 Contribution to Policyholders' A/c (16 Contribution to Policyholders' A/c (17 Contribution to Policyholders' A/c (18 Contribution to Policyholders' A/c (19 Contribution to Policyholders' A/c (10			-	-	-	-
SOTHER EXPENSES						-
(a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt	(c) Others (to be specified)		-	-	-	-
(a) Expenses other than those related to Insurance Business (b) Bad debts written off (c) Interest on subordinated debt	5 OTHER EXPENSES					
(b) Bad debts written off (c) Interest on subordinated debt			-		-	-
(c) Interest on subordinated debt			-	-	-	_
(e) Penalties	(c) Interest on subordinated debt		-	-	-	-
(e) Penalties	(d) Expenses towards CSR activities		35.34	35.34	-	-
(i) Towards Excess Expenses of Management (ii) Others (olease specify) (g) Others (Please specify) TOTAL (B) 35.34 35.34 - 6 Profit/(Loss) Before Tax 252.24 8,336.48 5,424.06 7 Provision for Taxation 83.12 2,143.46 1,363.25 8 Profit / (Loss) after tax 9 APPROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend paid - (c) Transfer to any Reserves or Other Accounts (to be specified)	(e) Penalties		=	-	=	=
Management	(f) Contribution to Policyholders' A/c		-	-	=	-
(g) Others (Please specify) 35.34 35.34 -	Management		-	-	-	-
TOTAL (B) 35.34 35.34 -						
7 Provision for Taxation 83.12 2,143.46 1,363.25 8 Profit / (Loss) after tax 169.12 6,193.02 4,060.81 3 9 APPROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend paid (c) Transfer to any Reserves or Other Accounts (to be specified)	TOTAL (B)		35.34	35.34	-	
7 Provision for Taxation 83.12 2,143.46 1,363.25 8 Profit / (Loss) after tax 169.12 6,193.02 4,060.81 3 9 APPROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend paid (c) Transfer to any Reserves or Other Accounts (to be specified)	6 Drofit/(Loss) Refere Tay		252.24	0 226 40	E 424 06	4,971.2
8 Profit / (Loss) after tax	Profity(Loss) Before Tax		232.24	6,330.40	3,424.00	7,3/1.2
9 APPROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend paid (c) Transfer to any Reserves or Other Accounts (to be specified)	7 Provision for Taxation		83.12	2,143.46	1,363.25	1,250.3
(a) Interim dividends paid during the year	Profit / (Loss) after tax		169.12	6,193.02	4,060.81	3,720.88
(b) Final dividend paid						
(c) Transfer to any Reserves or Other Accounts (to be specified)						-
Accounts (to be specified)			-	-	-	-
	Accounts (to be specified)		-	-	-	-
last year	Balance of profit/ loss brought forward from		-	3,673.63	-	(792.06
· ·	•		160 12	0 866 65	4 በናበ ዩ1	2,928.8

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included
- (c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source". The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.
- (d) Income from rent shall include only the realized rent. It shall not include any notional rent.
- (e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time