

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Kshema General Insurance Limited

Registration Number: 162

Statement as on: December 31, 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

(Rs. in Lakhs)

Periodicity of Submission: Quarterly

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	9,006.02
	Investments (Policyholders)	8A	20,425.35
2	Loans	9	-
3	Fixed Assets	10	7,403.12
4	Current Assets		
	a. Cash & Bank Balance	11	858.64
	b. Advances & Other Assets	12	28,580.58
5	Current Liabilities		
	a. Current Liabilities	13	44,918.95
	b. Provisions	14	219.50
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		21,135.27
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,403.12
3	Cash & Bank Balance (if any)	11	858.64
4	Advances & Other Assets (if any)	12	28,580.58
5	Current Liabilities	13	44,918.95
6	Provisions	14	219.50
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		(8,296.10)
	'Investment Assets'	(A-B)	29,431.37

Section II	No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
				Balance	FRSM*						
				(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
	1	Central Govt. Securities	Not less than 20%	-	2,493.44	8,419.31	10,912.75	36.98	-	10,912.75	10,938.04
	2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above)	Not less than 30%	-	3,519.73	9,420.51	12,940.24	43.85	-	12,940.24	12,987.94
	3	Investment subject to Exposure Norms									
		a. Housing / Infra & Loans to SG for Housing and FFE									
		1. Approved Investments	Not less than 15%	-	4,488.47	2,815.54	7,304.01	24.75	(20.30)	7,283.71	7,310.41
		2. Other Investments		-	-	-	-	-	-	-	-
		b. Approved Investments		-	997.83	8,265.65	9,263.47	31.39	(56.05)	9,207.42	9,213.14
		c. Other Investments	Not exceeding 55%	-	-	-	-	-	-	-	-
		Investment Assets	100%	-	9,006.02	20,501.69	29,507.72	100.00		29,431.37	29,511.49

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
 - Other Investments' are as permitted under 27A(2)
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 - SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
 - Investment Regulations, as amended from time to time, to be referred

PART - B

Name of the Insurer: Kshema General Insurance Limited

Registration Number: 162

Statement as on: December 31, 2024

Statement of Accretion of Assets

(Business within India)

(Rs. Lakhs)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)	(A+B)		
1	Central Govt. Securities		17,687.07	34.75%	(6,774.32)	31.67%	10,912.75	36.98%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (1) above)		21,006.24	41.27%	(8,066.00)	37.71%	12,940.24	43.85%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		4,486.61	8.81%	(1,487.42)	6.95%	2,999.19	10.16%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		6,989.28	13.73%	(2,684.46)	12.55%	4,304.82	14.59%
	2. Other Investments							
	c. Approved Investments		18,416.40	36.18%	(9,152.93)	42.79%	9,263.47	31.39%
	d. Other Investments (not exceeding 15%)							
	Total		50,898.53	100.00%	(21,390.81)	100.00%	29,507.72	100.00%

Note:

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- Investment Regulations, as amended from time to time, to be referred