

**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 March 31, 2025****(Amount in Rs. Lakhs)**

<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>As At March 31, 2025</b>	<b>As At March 31, 2024</b>
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	12,128.76	11,128.76
SHARE APPLICATION MONEY PENDING ALLOTMENT		.	.
RESERVES AND SURPLUS	NL-10	5,952.54	3,673.63
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		0.12	0.76
-Policyholders' Funds		(74.29)	22.01
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>18,007.13</b>	<b>14,825.17</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	10,706.99	8,422.57
INVESTMENTS-Policyholders	NL-12A	42,649.95	31,811.03
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,980.43	1,798.15
DEFERRED TAX ASSET (Net)			
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	654.97	149.85
Advances and Other Assets	NL-16	28,049.29	34,824.14
<b>Sub-Total (A)</b>		<b>28,704.26</b>	<b>34,973.99</b>
DEFERRED TAX LIABILITY (Net)		163.17	33.00
CURRENT LIABILITIES	NL-17	73,567.12	61,173.91
PROVISIONS	NL-18	304.20	973.65
<b>Sub-Total (B)</b>		<b>74,034.49</b>	<b>62,180.57</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(45,330.23)</b>	<b>(27,206.58)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
<b>TOTAL</b>		<b>18,007.13</b>	<b>14,825.17</b>

<b>CONTINGENT LIABILITIES</b>		
<b>Particulars</b>	<b>As At March 31, 2025</b>	<b>As At March 31, 2024</b>
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). _____		
<b>TOTAL</b>	-	-