

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: June 30, 2025

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	10,549.12
	Investments (Policyholders)	8A	10,951.00
2	Loans	9	-
3	Fixed Assets	10	10,638.44
4	Current Assets		
	a. Cash & Bank Balance	11	2,629.61
	b. Advances & Other Assets	12	38,374.59
5	Current Liabilities		
	a. Current Liabilities	13	53,487.74
	b. Provisions	14	412.04
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		19,242.98
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	10,638.44
3	Cash & Bank Balance (if any)	11	2,629.61
4	Advances & Other Assets (if any)	12	38,374.59
5	Current Liabilities	13	53,487.74
6	Provisions	14	412.04
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	Total (B)		(2,257.14)
	Investment Assets	(A-B)	21,500.12

Section II			SH								
No	'Investment' represented as	Reg. %	Balance	FRSM*	PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a)	(f)	(g)=(d+f)		
1	Central Govt. Securities	Not less than 20%	-	1,082.26	4,971.38	6,053.64	28.22	-	6,053.64	6,086.88	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	3,139.54	4,971.38	8,110.92	37.81	-	8,110.92	8,214.70	
3	Investment subject to Exposure Norms									-	
	a. Housing / Infra & Loans to SG for Housing and FFE									-	
	1. Approved Investments	Not less than 15%	-	4,488.74	765.33	5,254.07	24.49	(15.72)	5,238.34	5,343.60	
	2. Other Investments		-	-	-	-	-	-	-	-	
	b. Approved Investments	Not exceeding 55%	-	2,420.57	5,164.29	7,584.86	35.36	66.00	7,650.85	7,686.96	
	c. Other Investments		-	500.00	-	500.00	2.33	-	500.00	500.00	
	Investment Assets	100%	-	10,548.85	10,901.00	21,449.85	100.00	50.27	21,500.12	21,745.26	

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: June 30, 2025

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		19,434.93	36.98%	(13,381.29)	41.84%	6,053.64	28.22%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		22,497.62	43.85%	(14,386.70)	44.98%	8,110.92	37.81%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		4,493.74	10.16%	(2,490.86)	7.79%	2,002.88	9.34%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		6,745.60	14.59%	(3,494.42)	10.93%	3,251.19	15.16%
	2. Other Investments							
	c. Approved Investments		19,194.14	31.39%	(11,609.28)	36.30%	7,584.86	35.36%
	d. Other Investments (not exceeding 15%)		500.00		-	-	500.00	2.33%
	Total		53,431.10	100.00%	(31,981.26)	100.00%	21,449.85	100.00%

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

2. Investment Regulations, as amended from time to time, to be referred