

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer: Kshema General Insurance Limited  
Registration Number: 162  
Date of Registration: January 11, 2023  
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on Sep 30, 2025**

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	0.00	-	0.00	0.00
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	1.22	0.27	0.41	0.34	0.18	0.10	0.18
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	-	-	-	-	-	-	-
9	Miscellaneous	0.27	0.26	0.04	0.04	0.05	0.01	0.05
10	Crop	64,177.74	43,562.66	54,714.00	37,356.30	8,712.53	11,206.89	11,206.89
	<b>Total</b>	<b>64,179.23</b>	<b>43,563.19</b>	<b>54,714.45</b>	<b>37,356.68</b>	<b>8,712.77</b>	<b>11,207.00</b>	<b>11,207.00</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.