

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: Sep 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	11,891.91
	Investments (Policyholders)	8A	18,709.33
2	Loans	9	-
3	Fixed Assets	10	11,416.26
4	Current Assets		
	a. Cash & Bank Balance	11	8,309.99
	b. Advances & Other Assets	12	19,165.99
5	Current Liabilities		
	a. Current Liabilities	13	49,772.47
	b. Provisions	14	463.94
	c. Misc. Exp not Written Off	15	-
	d. Debt Balance of P&L A/c		
	Application of Funds as per Balance Sheet (A)		19,257.08
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	11,416.26
3	Cash & Bank Balance (if any)	11	8,309.99
4	Advances & Other Assets (if any)	12	19,165.99
5	Current Liabilities	13	49,772.47
6	Provisions	14	463.94
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debt Balance of P&L A/c		
	Total (B)		(11,344.16)
	Investment Assets	(A-B)	30,601.24

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (₹)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	2,111.63	6,964.97	9,076.59	29.65%	-	9,076.59	9,073.70
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	4,167.29	6,964.97	11,132.26	36.36%	-	11,132.26	11,139.07
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%	-	4,489.92	2,761.16	7,251.08	23.69%	(11.63)	7,239.45	7,335.08
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	2,734.59	8,995.34	11,729.93	38.32%	(0.41)	11,729.52	11,755.84
	c. Other Investments		-	500.00	-	500.00	1.63%	-	500.00	500.00
	Investment Assets	100%	-	11,891.81	18,721.47	30,613.28	100.00%	(12.04)	30,601.24	30,729.99

- 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: Sep 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		6,053.64	20.22%	3,022.95	32.99%	9,076.59	29.65%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		8,110.92	37.81%	3,021.34	32.97%	11,132.26	36.36%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		2,002.88	9.34%	491.48	5.36%	2,494.36	8.15%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments		-	-	-	-	-	-
	1. Approved Investments		3,251.19	15.16%	1,505.54	16.43%	4,756.72	15.54%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		7,584.86	35.36%	4,145.08	45.23%	11,729.93	38.32%
	d. Other Investments (not exceeding 15%)		500.00	2.33%	-	-	500.00	1.63%
	Total		21,449.85	100.00%	9,163.43	100.00%	30,613.28	100.00%

- Note:
- Total (A+B), fund wise should tally with figures shown in Form 38 (Part A)
 - Investment Regulations, as amended from time to time, to be referred