

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 Sep 30, 2025****(Amount in Rs. Lakhs)**

Particulars	Schedule Ref. Form No.	As At Sep 30, 2025	As At Sep 30, 2024
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	18,870.35	11,128.76
SHARE APPLICATION MONEY PENDING ALLOTMENT		7,650.00	-
RESERVES AND SURPLUS	NL-10	(7,484.08)	9,697.54
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		0.11	0.16
-Policyholders' Funds		(12.15)	1.95
BORROWINGS	NL-11	-	-
TOTAL		19,024.23	20,828.42
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	11,891.91	8,788.20
INVESTMENTS-Policyholders	NL-12A	18,709.33	42,112.44
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	11,416.26	5,382.29
DEFERRED TAX ASSET (Net)			(135.70)
CURRENT ASSETS			
Cash and Bank Balances	NL-15	8,309.99	183.94
Advances and Other Assets	NL-16	19,165.99	19,211.97
Sub-Total (A)		27,475.99	19,395.91
DEFERRED TAX LIABILITY (Net)		232.86	-
CURRENT LIABILITIES	NL-17	49,772.47	49,995.40
PROVISIONS	NL-18	463.94	4,719.33
Sub-Total (B)		50,469.26	54,714.73
NET CURRENT ASSETS (C) = (A - B)		(22,993.27)	(35,318.81)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
TOTAL		19,024.23	20,828.42

CONTINGENT LIABILITIES

Particulars	As At Sep 30, 2025	As At Sep 30, 2024
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). _____		
TOTAL	-	-