

**FORM NL-36- BUSINESS -CHANNELS WISE**
**Name of the Insurer: Kshema General Insurance Limited**
**Date: Sep 30, 2025**

SI.No.	Channels	For the Quarter ended on Sep 30, 2025		Up to the Quarter ended on Sep 30, 2025		For the corresponding Quarter of the previous year ended on Sep 30, 2024		Up to the corresponding Quarter of the previous year ended on Sep 30, 2024	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents					-	-	-	-
2	Corporate Agents-Banks	45,869	366.55	23,18,686	9,476.97	7,16,556.00	11,489.94	71,19,829.00	40,472.27
3	Corporate Agents -Others								
4	Brokers	-	-	277	1.90				
5	Micro Agents								
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	14,225	209.96	18,851	259.43	6,866.00	41.29	9,040.00	47.58
7	Common Service Centres(CSC)	60,284	1,062.71	15,29,458	19,865.63	96,603.00	1,182.30	4,27,995.00	1,813.37
8	Insurance Marketing Firm								
9	Point of sales person (Direct)								
10	MISP (Direct)								
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i)Gamma One & Karnataka One								
	(ii)Direct farmers	490.00	7.86	10,252.00	148.13	2,129.00	384.98	2,129.00	384.98
		-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>1,20,868</b>	<b>1,647.07</b>	<b>38,77,524</b>	<b>29,752.06</b>	<b>8,22,154</b>	<b>13,098.51</b>	<b>75,58,993</b>	<b>42,718.20</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,20,868</b>	<b>1,647.07</b>	<b>38,77,524</b>	<b>29,752.06</b>	<b>8,22,154</b>	<b>13,098.51</b>	<b>75,58,993</b>	<b>42,718.20</b>

**Note:**

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable