

## PART - A

Name of the Insurer: Kshema General Insurance Limited

Registration Number: 162

Statement as on: Dec 31, 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	19,792.05
	Investments (Policyholders)	8A	13,813.29
2	Loans	9	-
3	Fixed Assets	10	12,638.83
4	Current Assets		
	a. Cash & Bank Balance	11	1,065.69
	b. Advances & Other Assets	12	31,298.10
5	Current Liabilities		
	a. Current Liabilities	13	61,275.54
	b. Provisions	14	397.67
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>16,934.76</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,638.83
3	Cash & Bank Balance (if any)	11	1,065.69
4	Advances & Other Assets (if any)	12	31,298.10
5	Current Liabilities	13	61,275.54
6	Provisions	14	397.67
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>(16,670.59)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>33,605.35</b>

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	4,692.92	5,934.39	10,627.31	31.63%	-	10,627.31	10,605.94
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	6,746.98	5,934.39	12,681.37	37.74%	-	12,681.37	12,657.25
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFF									
	1. Approved Investments	Not less than 15%	-	6,014.94	1,266.68	7,281.62	21.67%	(19.67)	7,261.95	7,337.85
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	6,529.90	6,610.03	13,139.93	39.10%	22.09	13,162.02	13,179.62
	c. Other Investments		-	500.00	-	500.00	1.49%	-	500.00	500.00
	<b>Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>19,791.82</b>	<b>13,811.10</b>	<b>33,602.92</b>	<b>100.00%</b>	<b>2.42</b>	<b>33,605.34</b>	<b>33,674.72</b>

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: Dec 31, 2025

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

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)	(B)	(A+B)		
1	Central Govt. Securities		9,076.59	29.65%	1,550.72	11.39%	10,627.31	24.03%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) abo		11,132.26	36.36%	12,176.42	89.42%	23,308.68	52.70%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		2,494.36	8.15%	522.65	3.84%	3,017.01	6.82%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		4,756.72	15.54%	(492.11)	-3.61%	4,264.61	9.64%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		11,729.93	38.32%	1,410.00	10.35%	13,139.93	29.71%
	d. Other Investments (not exceeding 15%)		500.00	1.63%	-	-	500.00	1.13%
	<b>Total</b>		<b>30,613.28</b>	<b>100.00%</b>	<b>13,616.95</b>	<b>100.00%</b>	<b>44,230.23</b>	<b>100.00%</b>

## Note:

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- Investment Regulations, as amended from time to time, to be referred