

**FORM NL-36- BUSINESS -CHANNELS WISE**

**Name of the Insurer: Kshema General Insurance Limited**

**Date: Dec 31, 2025**

SI.No.	Channels	For the Quarter ended on Dec 31, 2025		Up to the Quarter ended on Dec 31, 2025		For the corresponding Quarter of the previous year ended on Dec 31, 2024		Up to the corresponding Quarter of the previous year ended on Dec 31, 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	23,39,510	20,170.71	46,58,196	29,647.68	22,25,372.00	24,388.34	93,45,201	64,860.70
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	19,048	9	19,325	10.99	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	2,694	31.99	21,545	291.42	7,519	64.98	16,559	112.56
7	Common Service Centres(CSC)	2,77,279	2,792.54	18,06,737	22,658.17	4,61,193	3,887.90	8,89,188	5,701.26
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	2,954.00	33.28	13,206.00	181.41	2,469	471.57	4,598	856.55
		-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>26,41,485</b>	<b>23,037.62</b>	<b>65,19,009</b>	<b>52,789.67</b>	<b>26,96,553</b>	<b>28,812.79</b>	<b>1,02,55,546</b>	<b>71,531.07</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>26,41,485</b>	<b>23,037.62</b>	<b>65,19,009</b>	<b>52,789.67</b>	<b>26,96,553</b>	<b>28,812.79</b>	<b>1,02,55,546</b>	<b>71,531.07</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