

FORM NL-1-B-RA
Name of the Insurer: Kshema General Insurance Limited
Registration No. 162 and Date of Registration with the IRDAI January 11, 2023
REVENUE ACCOUNT FOR THE PERIOD ENDED ON March 31, 2026

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025
1	Premiums earned (Net)	NL-4	0.00	0.01123	0.01	0.04	-	-	-	-	24,661.12	58,613.10	3,479.13	53,038.33	24,661.12	58,613.11	3,479.14	53,038.37
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-	-	-	-	-	76.24	299.55	59.16	227.28	76.24	299.55	59.16	227.28
3	Interest, Dividend & Rent – Gross Note 1		-	-	-	-	-	-	-	-	108.97	915.34	342.00	1,666.26	108.97	915.34	342.00	1,666.26
4	Other																	
	(a) Other Income (to be specified)																	
	(i) Amortization of Premium/Discount on Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Foreign exchange gain /loss		-	-	-	-	-	-	-	-	(104.26)	(105.24)	(8.68)	(8.68)	(104.26)	(105.24)	(8.68)	(8.68)
	(iii) Other Miscellaneous income		-	-	-	-	-	-	-	-	3,482.34	3,482.34	-	-	3,482.34	3,482.34	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others (please specify)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (A)		0.00	0.01	0.01	0.04	-	-	-	-	28,224.41	63,205.09	3,871.60	54,923.19	28,224.41	63,205.10	3,871.61	54,923.23
6	Claims Incurred (Net)	NL-5	0.04	0.04	-	0.02	-	-	-	-	15,076.70	42,569.51	2,533.75	34,859.14	15,076.73	42,569.55	2,533.75	34,859.16
7	Commission	NL-6	(0.00)	(0.00)	-	-	-	-	-	-	(921.77)	(1,873.15)	97.41	(991.34)	(921.78)	(1,873.15)	97.41	(991.34)
8	Operating Expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	4,448.87	22,554.38	4,733.66	16,548.29	4,448.87	22,554.38	4,733.66	16,548.29
9	Premium Deficiency		-	-	-	-	-	-	-	-								
	TOTAL (B)		0.04	0.04	-	0.02	-	-	-	-	18,603.79	63,250.74	7,364.82	50,416.09	18,603.83	63,250.78	7,364.82	50,416.11
10	Operating Profit/(Loss) C= (A - B)		(0.03)	(0.03)	0.01	0.02	-	-	-	-	9,620.62	(45.65)	(3,493.21)	4,507.10	9,620.59	(45.68)	(3,493.20)	4,507.12
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(0.03)	(0.03)	0.01	0.02	-	-	-	-	9,620.62	(45.65)	(3,493.21)	4,507.10	9,620.59	(45.68)	(3,493.20)	4,507.12
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(0.03)	(0.03)	0.01	0.02					9,620.62	(45.65)	(3,493.21)	4,507.10	9,620.59	(45.68)	(3,493.20)	4,507.12

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025	For the Quarter ended on March 31, 2026	Up to the Quarter ended on March 31, 2026	For the corresponding Quarter of the previous year ended on March 31, 2025	Up to the corresponding Quarter of the previous year ended on March 31, 2025
Interest, Dividend & Rent	-	-					-	-	(298.29)	509.64	(467.56)	805.63	(298.29)	509.64	(467.56)	805.63
Add/Less:-																
Investment Expenses	-	-	-	-	-	-	-	-			-		-	-	-	-
Amortisation of Premium/ Discount on Investments	-	-	-	-	-	-	-	-	407.27	405.70	809.55	860.63	407.27	405.70	809.55	860.63
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	-	-							108.97	915.34	342.00	1,666.26	108.97	915.34	342.00	1,666.26

* Term gross implies inclusive of TDS