

**FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS**

**PART - A**

Name of the Insurer: Kshema General Insurance Limited

Registration Number: 162

Statement as on: March 31, 2026

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	20,124.31
	Investments (Policyholders)	8A	7,142.80
2	Loans	9	-
3	Fixed Assets	10	14,845.16
4	Current Assets		
	a. Cash & Bank Balance	11	1,225.92
	b. Advances & Other Assets	12	39,147.16
5	Current Liabilities		
	a. Current Liabilities	13	55,375.27
	b. Provisions	14	710.64
	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>26,399.44</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	14,845.16
3	Cash & Bank Balance (if any)	11	1,225.92
4	Advances & Other Assets (if any)	12	39,147.16
5	Current Liabilities	13	55,375.27
6	Provisions	14	710.64
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>(867.67)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>27,267.10</b>

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%	-	6,044.08	1,997.84	8,041.92	29.13%	-	8,041.92	7,913.52
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	8,096.56	1,997.84	10,094.40	36.56%	-	10,094.40	9,926.32
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%	-	5,039.19	501.23	5,540.42	20.07%	-	5,540.42	5,519.45
	2. Other Investments		-			-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	6,487.65	4,985.14	11,472.79	41.56%	(340.50)	11,132.28	11,039.94
	c. Other Investments		-	500.00		500.00	1.81%	-	500.00	500.00
	<b>Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>20,123.39</b>	<b>7,484.21</b>	<b>27,607.60</b>	<b>100.00%</b>	<b>(340.50)</b>	<b>27,267.10</b>	<b>26,985.72</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: March 31, 2026

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)	(A+B)			
1	Central Govt. Securities		10,627.31	24.03%	(2,585.39)	15.24%	8,041.92	29.49%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		23,308.68	52.70%	(13,214.28)	77.90%	10,094.40	37.02%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		3,017.01	6.82%	(3.01)	0.02%	3,014.00	11.05%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		4,264.61	9.64%	(1,738.19)	10.25%	2,526.42	9.27%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		13,139.93	29.71%	(2,007.65)	11.84%	11,132.28	40.83%
	d. Other Investments (not exceeding 15%)		500.00	1.13%	-	-	500.00	1.83%
	<b>Total</b>		<b>44,230.23</b>	<b>100.00%</b>	<b>(16,963.13)</b>	<b>100.00%</b>	<b>27,267.10</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