

**FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)**

Insurer: **Kshema General Insurance Limited**

Upto the Quarter ending on **March 31, 2026**

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	100	0.08	200
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	5	0.03	-
		Social	-	-	-
6	HEALTH	Rural	1	1.69	200
		Social	1	1.69	200
7	PERSONAL ACCIDENT	Rural	3	1.70	2,030
		Social	1	1.69	2,000
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment <sup>(a)</sup>	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	1,12,63,372	1,05,545.86	15,94,974.39
		Social	-	-	-
	<b>Total</b>	<b>Rural</b>	1,12,63,481	1,05,549.38	15,97,404.39
		<b>Social</b>	2	3.39	2,200.00

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time